

State: Pennsylvania **Filing Company:** Northwestern Long Term Care Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 LTC Risk Mitigation (Phase 2)
Project Name/Number: 2017 LTC Risk Mitigation (Phase 2)/2017 LTC Risk Mitigation (Phase 2)

Filing at a Glance

Company: Northwestern Long Term Care Insurance Company
Product Name: 2017 LTC Risk Mitigation (Phase 2)
State: Pennsylvania
TOI: LTC03I Individual Long Term Care
Sub-TOI: LTC03I.001 Qualified
Filing Type: Rate - M.U. (Medically underwritten)
Date Submitted: 01/11/2018
SERFF Tr Num: NWST-131323239
SERFF Status: Assigned
State Tr Num: NWST-131323239
State Status: Received Review in Progress
Co Tr Num: 2017 LTC RISK MITIGATION (PHASE 2)

Implementation: On Approval
Date Requested:
Author(s): Annette Huttli, John Kotarski, Julie Lewandowski, Debbie Orr, Laura Olski, Lisa Phimthasak
Reviewer(s): Jim Lavery (primary)
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

Proposed aggregate 6.3% increase on 4,732 PA policyholders of Northwestern Mutual LTC forms RR.LTC.(0798), RR.LTC.ML.(0798), RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), RS.LTC.ML.(0708), TT.LTC.(1010) and TT.LTC.ML.(1010).

State: Pennsylvania **Filing Company:** Northwestern Long Term Care Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 LTC Risk Mitigation (Phase 2)
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General Information

Project Name: 2017 LTC Risk Mitigation (Phase 2)	Status of Filing in Domicile: Not Filed
Project Number: 2017 LTC Risk Mitigation (Phase 2)	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 01/12/2018
	State Status Changed: 01/12/2018
Deemer Date:	Created By: Laura Olski
Submitted By: Laura Olski	Corresponding Filing Tracking Number: NWST-130590080
	State TOI: LTC03I Individual Long Term Care

Filing Description:

Please see cover letter under 'Supporting Documentation' tab.

Company and Contact

Filing Contact Information

John Kotarski, Product Compliance Specialist	johnkotarski@northwesternmutual.com
720 East Wisconsin Avenue	414-665-5637 [Phone]
Rm S845	414-625-7598 [FAX]
Milwaukee, WI 53202	

Filing Company Information

Northwestern Long Term Care Insurance Company	CoCode: 69000	State of Domicile: Wisconsin
720 East Wisconsin Avenue	Group Code: 860	Company Type: Long Term Care
Rm S845	Group Name:	State ID Number:
Milwaukee, WI 53202	FEIN Number: 36-2258318	
(414) 271-1444 ext. [Phone]		

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State:	Pennsylvania	Filing Company:	Northwestern Long Term Care Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2017 LTC Risk Mitigation (Phase 2)		
Project Name/Number:	2017 LTC Risk Mitigation (Phase 2)/2017 LTC Risk Mitigation (Phase 2)		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	19.100%
Effective Date of Last Rate Revision:	09/28/2017
Filing Method of Last Filing:	SERFF
SERFF Tracking Number of Last Filing:	NWST-130590081

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Northwestern Long Term Care Insurance Company	6.300%	6.300%	\$944,870	4,732	\$15,036,727	8.300%	0.000%

State: Pennsylvania

Filing Company:

Northwestern Long Term Care Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: 2017 LTC Risk Mitigation (Phase 2)

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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rates for RR.LTC.(0798) and RR.LTC.ML.(0798)	RR.LTC.(0798), RR.LTC.ML.(0798)	Revised	Previous State Filing Number: Percent Rate Change Request: 5.7	RATE TABLES Update RR (PA).pdf,
2		Rates for RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708) and RS.LTC.ML.(0708)	RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), RS.LTC.ML.(0708)	Revised	Previous State Filing Number: Percent Rate Change Request: 6.6	RATE TABLES Update RS (PA).pdf,
3		Rates for TT.LTC.(1010) and TT.LTC.ML.(1010)	TT.LTC.(1010), TT.LTC.ML.(1010)	Revised	Previous State Filing Number: NWST-126501027 Percent Rate Change Request: 5.9	RATE TABLES Update TT (PA).pdf,

Northwestern Long Term Care Insurance Company

Long Term Care Policy RR.LTC.(0798) & RR.LTC.ML.(0798) - Revised Rates

Annual Premium per \$10 of Long-Term Care Daily Benefit

\$10/day for Nursing Home; \$10/day for Home Care & Adult Day Care

91 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
40	34.90	46.50	57.70	134.40	195.50	261.60	1.90	4.30	9.00
41	36.40	48.60	60.30	135.20	196.50	262.90	2.00	4.40	9.40
42	38.00	50.80	63.10	136.00	197.50	264.00	2.10	4.80	9.90
43	39.60	53.00	65.90	136.70	198.50	265.20	2.20	5.00	10.40
44	41.30	55.40	68.90	137.40	199.40	266.20	2.40	5.30	10.80
45	43.10	57.80	72.00	138.10	200.30	267.30	2.40	5.60	11.30
46	45.00	60.40	75.30	138.60	201.00	268.10	2.60	5.90	12.00
47	46.90	63.00	78.70	139.30	201.80	269.00	2.90	6.30	12.50
48	49.00	65.90	82.30	139.70	202.40	269.50	2.90	6.50	13.00
49	51.00	68.80	85.90	140.10	202.90	270.10	3.10	7.00	13.80
50	53.20	71.90	89.80	140.60	203.30	270.70	3.30	7.30	14.40
51	55.60	75.00	93.90	140.90	203.80	271.10	3.40	7.80	15.10
52	57.90	78.40	98.20	141.20	204.00	271.60	3.70	8.10	15.90
53	60.40	81.90	102.60	141.40	204.10	272.10	4.00	8.60	16.60
54	63.00	85.50	107.30	141.50	204.10	272.60	4.10	9.10	17.30
55	65.80	89.30	112.10	141.60	204.10	273.10	4.30	9.60	18.20
56	69.60	94.60	118.80	143.30	206.50	273.80	4.70	10.30	19.20
57	73.80	100.30	126.00	144.90	208.80	276.50	5.00	11.10	20.40
58	78.20	106.40	133.60	146.40	210.60	279.00	5.40	11.80	21.60
59	82.80	112.80	141.70	147.80	212.60	281.20	5.80	12.50	22.90
60	87.80	119.50	150.30	149.10	214.40	283.30	6.20	13.50	24.20
61	93.70	127.60	160.60	151.50	217.80	287.40	6.60	14.50	25.90
62	100.00	136.30	171.50	153.90	221.00	291.50	7.30	15.60	27.60
63	106.80	145.50	183.00	156.00	224.00	295.40	7.70	16.90	29.60
64	114.00	155.40	195.50	158.10	226.90	298.90	8.40	18.10	31.60
65	121.70	166.00	208.90	160.10	229.40	301.90	9.00	19.40	33.70
66	134.20	183.10	230.50	167.40	240.00	315.80	10.00	21.60	37.20
67	148.10	202.00	254.40	174.90	250.80	329.70	11.20	24.10	41.00
68	163.20	222.90	280.70	182.50	261.80	343.90	12.50	26.80	45.40
69	180.10	245.90	309.80	190.20	272.80	358.00	14.00	29.80	50.10
70	198.70	271.30	341.80	197.80	283.80	372.50	15.50	33.10	55.30
71	219.60	299.90	377.90	206.70	296.60	389.20	17.40	36.80	61.10
72	242.80	331.40	417.70	211.60	309.60	406.30	19.40	41.00	67.60
73	268.50	366.30	461.80	214.10	322.60	423.30	21.60	45.60	74.80
74	291.50	404.80	510.50	218.20	335.60	440.20	23.50	50.80	82.60
75	298.40	447.40	564.30	219.50	348.30	456.80	24.40	56.50	91.30
76	324.10	485.30	612.40	226.00	359.00	471.30	26.80	61.90	99.50
77	352.10	526.50	664.70	232.20	369.40	485.40	29.40	67.60	108.30
78	382.60	571.30	721.50	238.10	379.40	499.20	32.20	73.90	117.80
79	415.60	619.80	783.00	243.60	389.00	512.50	35.40	80.80	128.20

Northwestern Long Term Care Insurance Company

Long Term Care Policy RR.LTC.(0798) & RR.LTC.ML.(0798) - Revised Rates

Annual Premium per \$10 of Long-Term Care Daily Benefit

\$10/day for Nursing Home; \$10/day for Home Care & Adult Day Care

91 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
80	451.50*	672.30*	849.80*				38.80*	88.50*	139.50*
81	484.60*	719.80*	910.00*				42.10*	95.40*	149.90*
82	520.10*	770.60*	974.50*				45.50*	102.90*	160.90*
83	558.20*	825.10*	1,043.50*				49.30*	110.80*	172.90*
84	599.10*	883.40*	1,117.40*				53.40*	119.50*	185.80*
85	643.00*	945.90*	1,196.50*				57.80*	128.80*	199.40*
86	675.30*	990.60*	1,253.50*				61.00*	135.10*	208.90*
87	709.20*	1,037.60*	1,313.10*				64.30*	141.80*	218.90*
88	744.80*	1,086.80*	1,375.80*				67.80*	148.80*	229.20*
89	782.30*	1,138.30*	1,441.30*				71.40*	156.00*	240.10*
90	821.60*	1,192.10*	1,510.00*				75.20*	163.80*	251.60*
91	850.70*	1,233.00*	1,564.20*				78.10*	169.60*	261.30*
92	880.90*	1,275.40*	1,620.30*				81.00*	175.60*	271.40*
93	912.20*	1,319.10*	1,678.60*				83.90*	181.80*	282.00*
94	944.60*	1,364.40*	1,738.90*				87.00*	188.30*	292.80*
95	978.10*	1,411.10*	1,801.30*				90.30*	195.00*	304.20*
96	1,009.40*	1,458.60*	1,868.40*				93.30*	202.50*	317.30*
97	1,041.70*	1,507.60*	1,937.90*				96.30*	210.30*	331.20*
98	1,075.00*	1,558.40*	2,010.10*				99.50*	218.30*	345.50*
99	1,109.40*	1,610.80*	2,084.90*				102.80*	226.60*	360.50*
100	1,109.40*	1,610.80*	2,084.90*				102.80*	226.60*	360.50*
101	1,109.40*	1,610.80*	2,084.90*				102.80*	226.60*	360.50*
102	1,109.40*	1,610.80*	2,084.90*				102.80*	226.60*	360.50*
103	1,109.40*	1,610.80*	2,084.90*				102.80*	226.60*	360.50*
104	1,109.40*	1,610.80*	2,084.90*				102.80*	226.60*	360.50*
105	1,109.40*	1,610.80*	2,084.90*				102.80*	226.60*	360.50*
106	1,109.40*	1,610.80*	2,084.90*				102.80*	226.60*	360.50*
107	1,109.40*	1,610.80*	2,084.90*				102.80*	226.60*	360.50*
108	1,109.40*	1,610.80*	2,084.90*				102.80*	226.60*	360.50*
109	1,109.40*	1,610.80*	2,084.90*				102.80*	226.60*	360.50*
110	1,109.40*	1,610.80*	2,084.90*				102.80*	226.60*	360.50*

* Rates applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company

Long Term Care Policy RR.LTC.(0798) & RR.LTC.ML.(0798) - Revised Rates

Annual Premium per \$10 of Long-Term Care Daily Benefit

\$10/day for Nursing Home; \$5/day for Home Care & Adult Day Care

91 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
40	28.20	36.30	43.60	105.80	151.10	199.00	1.80	3.50	6.20
41	29.40	37.80	45.50	106.50	152.10	200.30	1.80	3.80	6.50
42	30.60	39.40	47.60	107.10	153.10	201.40	1.90	4.00	6.90
43	31.80	41.10	49.70	107.90	153.90	202.70	2.10	4.10	7.30
44	33.10	42.90	52.00	108.60	154.80	203.60	2.20	4.40	7.50
45	34.50	44.80	54.20	109.10	155.60	204.80	2.30	4.60	8.10
46	36.00	46.60	56.70	109.70	156.40	205.70	2.40	4.90	8.30
47	37.40	48.60	59.20	110.20	157.10	206.60	2.50	5.10	8.80
48	38.90	50.80	61.90	110.80	157.80	207.40	2.80	5.40	9.20
49	40.60	52.90	64.60	111.20	158.40	208.10	2.90	5.80	9.80
50	42.20	55.30	67.50	111.70	158.90	208.80	3.10	6.00	10.30
51	44.00	57.60	70.50	112.10	159.40	209.40	3.20	6.40	10.90
52	45.90	60.00	73.70	112.30	160.00	209.80	3.30	6.80	11.30
53	47.70	62.60	77.00	112.80	160.30	210.30	3.50	7.10	12.00
54	49.70	65.40	80.30	113.00	160.50	210.70	3.70	7.40	12.70
55	51.70	68.10	84.00	113.30	160.80	210.90	4.10	7.90	13.30
56	54.80	72.30	89.20	114.80	163.00	213.70	4.30	8.40	14.00
57	58.00	76.60	94.60	116.40	165.30	216.60	4.50	8.90	15.00
58	61.40	81.30	100.40	117.90	167.30	219.30	4.80	9.50	16.00
59	65.00	86.10	106.60	119.40	169.30	221.80	5.20	10.10	17.00
60	68.80	91.30	113.10	120.80	171.30	224.30	5.50	10.90	18.10
61	73.50	97.60	120.90	123.10	174.50	228.70	5.90	11.60	19.50
62	78.40	104.30	129.40	125.40	177.90	232.80	6.40	12.60	20.80
63	83.70	111.50	138.50	127.60	181.00	236.70	6.90	13.50	22.20
64	89.40	119.30	148.10	129.70	184.00	240.60	7.40	14.50	23.90
65	95.50	127.40	158.50	131.80	187.00	244.30	7.90	15.80	25.50
66	105.40	140.90	175.20	138.40	196.30	256.60	8.90	17.40	28.30
67	116.40	155.60	193.80	145.10	206.00	269.10	9.90	19.50	31.30
68	128.50	172.00	214.40	152.00	215.90	282.00	11.10	21.60	34.70
69	141.90	190.10	237.10	159.10	225.90	295.00	12.30	24.10	38.50
70	156.60	210.10	262.30	166.20	236.00	308.10	13.80	26.90	42.50
71	173.50	232.90	290.70	174.10	247.40	323.30	15.30	29.90	47.30
72	192.20	257.90	322.30	178.80	259.00	338.50	17.10	33.40	52.50
73	212.90	285.80	357.20	181.50	270.60	354.00	19.00	37.10	58.20
74	231.40	316.50	396.00	185.60	282.40	369.60	20.80	41.40	64.60
75	237.40	350.60	439.00	187.40	294.00	384.90	21.40	46.00	71.60
76	258.30	381.30	477.60	193.00	303.10	397.40	23.50	50.40	78.30
77	281.00	414.50	519.60	198.50	312.00	409.60	25.80	55.10	85.30
78	305.80	450.60	565.20	203.60	320.60	421.60	28.20	60.50	93.10
79	332.70	490.00	615.00	208.50	328.90	432.90	30.90	66.10	101.50

Northwestern Long Term Care Insurance Company

Long Term Care Policy RR.LTC.(0798) & RR.LTC.ML.(0798) - Revised Rates

Annual Premium per \$10 of Long-Term Care Daily Benefit

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91 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
80	362.00*	532.80*	669.10*				33.80*	72.40*	110.80*
81	389.00*	571.60*	718.10*				36.60*	78.30*	119.20*
82	418.10*	613.40*	770.80*				39.60*	84.50*	128.30*
83	449.30*	658.30*	827.30*				42.90*	91.10*	138.10*
84	482.90*	706.30*	888.00*				46.30*	98.50*	148.60*
85	519.00*	757.90*	953.20*				50.10*	106.30*	159.90*
86	546.10*	796.00*	1,001.80*				52.80*	111.80*	168.00*
87	574.60*	836.10*	1,052.90*				55.60*	117.50*	176.50*
88	604.60*	878.30*	1,106.40*				58.50*	123.50*	185.60*
89	636.20*	922.40*	1,162.90*				61.60*	130.00*	195.10*
90	669.40*	968.90*	1,222.30*				64.80*	136.60*	205.00*
91	694.80*	1,004.80*	1,269.60*				67.20*	141.80*	213.60*
92	721.20*	1,041.90*	1,318.90*				69.60*	147.00*	222.40*
93	748.50*	1,080.40*	1,370.10*				72.20*	152.60*	231.50*
94	776.90*	1,120.40*	1,423.20*				74.80*	158.30*	241.20*
95	806.40*	1,161.90*	1,478.50*				77.50*	164.10*	251.00*
96	833.60*	1,202.80*	1,535.60*				80.20*	170.40*	262.30*
97	861.70*	1,245.10*	1,595.00*				83.10*	177.00*	273.90*
98	890.80*	1,289.00*	1,656.60*				85.90*	183.80*	286.10*
99	920.90*	1,334.50*	1,720.60*				88.80*	190.60*	298.90*
100	920.90*	1,334.50*	1,720.60*				88.80*	190.60*	298.90*
101	920.90*	1,334.50*	1,720.60*				88.80*	190.60*	298.90*
102	920.90*	1,334.50*	1,720.60*				88.80*	190.60*	298.90*
103	920.90*	1,334.50*	1,720.60*				88.80*	190.60*	298.90*
104	920.90*	1,334.50*	1,720.60*				88.80*	190.60*	298.90*
105	920.90*	1,334.50*	1,720.60*				88.80*	190.60*	298.90*
106	920.90*	1,334.50*	1,720.60*				88.80*	190.60*	298.90*
107	920.90*	1,334.50*	1,720.60*				88.80*	190.60*	298.90*
108	920.90*	1,334.50*	1,720.60*				88.80*	190.60*	298.90*
109	920.90*	1,334.50*	1,720.60*				88.80*	190.60*	298.90*
110	920.90*	1,334.50*	1,720.60*				88.80*	190.60*	298.90*

* Rates applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company

Long Term Care Policy RR.LTC.(0798) & RR.LTC.ML.(0798) - Revised Rates

Annual Premium per \$10 of Long-Term Care Daily Benefit

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181 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
40	31.70	42.40	52.50	122.30	177.90	238.00	1.70	3.90	8.20
41	33.10	44.30	54.90	123.00	178.90	239.20	1.80	4.00	8.60
42	34.50	46.10	57.30	123.80	179.80	240.20	1.90	4.40	9.00
43	36.10	48.30	59.90	124.40	180.60	241.30	2.00	4.50	9.50
44	37.50	50.40	62.70	125.10	181.40	242.30	2.20	4.80	9.90
45	39.30	52.50	65.50	125.60	182.30	243.20	2.20	5.10	10.30
46	40.90	55.00	68.50	126.20	182.90	243.90	2.40	5.40	10.90
47	42.70	57.40	71.60	126.70	183.60	244.80	2.60	5.80	11.30
48	44.60	60.00	74.90	127.20	184.10	245.20	2.60	5.90	11.80
49	46.40	62.60	78.30	127.50	184.60	245.80	2.80	6.40	12.50
50	48.40	65.40	81.80	127.90	185.00	246.40	3.00	6.60	13.10
51	50.60	68.30	85.40	128.30	185.40	246.60	3.10	7.00	13.80
52	52.70	71.40	89.30	128.50	185.60	247.10	3.40	7.40	14.40
53	55.00	74.50	93.30	128.60	185.80	247.70	3.60	7.90	15.10
54	57.30	77.80	97.60	128.70	185.80	248.20	3.70	8.30	15.70
55	59.80	81.30	101.90	128.80	185.80	248.70	3.90	8.80	16.50
56	63.40	86.10	108.20	130.50	187.90	249.10	4.30	9.40	17.60
57	67.20	91.30	114.70	131.80	190.00	251.70	4.50	10.10	18.60
58	71.20	96.80	121.60	133.20	191.60	253.90	5.00	10.80	19.60
59	75.40	102.60	129.00	134.50	193.50	255.80	5.30	11.40	20.80
60	79.90	108.80	136.80	135.60	195.10	257.80	5.60	12.30	22.00
61	85.30	116.10	146.10	137.80	198.10	261.60	6.10	13.30	23.50
62	91.00	124.00	156.00	140.00	201.10	265.20	6.60	14.30	25.10
63	97.20	132.40	166.50	141.90	203.90	268.80	7.00	15.40	26.90
64	103.70	141.40	178.00	143.90	206.50	272.00	7.60	16.50	28.70
65	110.70	151.00	190.10	145.60	208.80	274.70	8.30	17.60	30.70
66	122.10	166.60	209.70	152.40	218.40	287.30	9.10	19.60	33.80
67	134.80	183.90	231.50	159.20	228.10	300.00	10.20	22.00	37.30
68	148.50	202.90	255.50	166.10	238.30	312.90	11.40	24.40	41.30
69	163.90	223.80	282.00	173.00	248.30	325.80	12.80	27.10	45.50
70	180.70	246.90	311.00	180.00	258.30	338.90	14.10	30.10	50.30
71	199.80	272.90	343.90	188.10	269.90	354.30	15.80	33.50	55.60
72	220.90	301.50	380.10	192.60	281.80	369.70	17.60	37.30	61.50
73	244.30	333.30	420.20	194.80	293.60	385.20	19.60	41.50	68.00
74	265.20	368.40	464.60	198.50	305.40	400.50	21.40	46.10	75.10
75	271.50	407.10	513.50	199.70	316.90	415.70	22.20	51.40	83.10
76	294.90	441.60	557.30	205.70	326.80	428.90	24.40	56.30	90.50
77	320.40	479.10	604.90	211.30	336.10	441.70	26.80	61.50	98.50
78	348.20	519.90	656.60	216.70	345.30	454.20	29.30	67.30	107.10
79	378.20	564.00	712.50	221.70	354.00	466.30	32.20	73.50	116.60

Northwestern Long Term Care Insurance Company

Long Term Care Policy RR.LTC.(0798) & RR.LTC.ML.(0798) - Revised Rates

Annual Premium per \$10 of Long-Term Care Daily Benefit

\$10/day for Nursing Home; \$10/day for Home Care & Adult Day Care

181 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
80	410.90*	611.80*	773.40*				35.30*	80.50*	126.90*
81	441.00*	655.00*	828.10*				38.30*	86.80*	136.40*
82	473.30*	701.30*	886.70*				41.40*	93.60*	146.50*
83	508.00*	750.90*	949.70*				44.90*	100.80*	157.30*
84	545.20*	803.90*	1,016.70*				48.60*	108.80*	169.00*
85	585.10*	860.80*	1,088.90*				52.60*	117.10*	181.50*
86	614.50*	901.50*	1,140.60*				55.50*	123.00*	190.10*
87	645.40*	944.30*	1,195.00*				58.50*	129.00*	199.20*
88	677.80*	989.00*	1,252.00*				61.70*	135.40*	208.50*
89	711.90*	1,035.80*	1,311.60*				65.00*	142.00*	218.50*
90	747.70*	1,084.90*	1,374.10*				68.40*	149.00*	228.90*
91	774.10*	1,122.00*	1,423.40*				71.10*	154.40*	237.80*
92	801.60*	1,160.60*	1,474.50*				73.70*	159.90*	247.00*
93	830.10*	1,200.40*	1,527.50*				76.30*	165.40*	256.60*
94	859.60*	1,241.60*	1,582.40*				79.20*	171.30*	266.40*
95	890.10*	1,284.10*	1,639.20*				82.20*	177.50*	276.80*
96	918.60*	1,327.40*	1,700.30*				84.90*	184.30*	288.70*
97	947.90*	1,372.00*	1,763.50*				87.60*	191.40*	301.50*
98	978.30*	1,418.10*	1,829.10*				90.50*	198.60*	314.50*
99	1,009.60*	1,465.80*	1,897.40*				93.50*	206.30*	328.00*
100	1,009.60*	1,465.80*	1,897.40*				93.50*	206.30*	328.00*
101	1,009.60*	1,465.80*	1,897.40*				93.50*	206.30*	328.00*
102	1,009.60*	1,465.80*	1,897.40*				93.50*	206.30*	328.00*
103	1,009.60*	1,465.80*	1,897.40*				93.50*	206.30*	328.00*
104	1,009.60*	1,465.80*	1,897.40*				93.50*	206.30*	328.00*
105	1,009.60*	1,465.80*	1,897.40*				93.50*	206.30*	328.00*
106	1,009.60*	1,465.80*	1,897.40*				93.50*	206.30*	328.00*
107	1,009.60*	1,465.80*	1,897.40*				93.50*	206.30*	328.00*
108	1,009.60*	1,465.80*	1,897.40*				93.50*	206.30*	328.00*
109	1,009.60*	1,465.80*	1,897.40*				93.50*	206.30*	328.00*
110	1,009.60*	1,465.80*	1,897.40*				93.50*	206.30*	328.00*

* Rates applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company

Long Term Care Policy RR.LTC.(0798) & RR.LTC.ML.(0798) - Revised Rates

Annual Premium per \$10 of Long-Term Care Daily Benefit

\$10/day for Nursing Home; \$5/day for Home Care & Adult Day Care

181 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
40	25.60	33.00	39.70	96.30	137.50	181.10	1.70	3.10	5.70
41	26.70	34.40	41.50	96.90	138.40	182.30	1.70	3.40	6.00
42	27.80	35.90	43.30	97.50	139.40	183.30	1.70	3.60	6.20
43	28.90	37.40	45.20	98.20	140.00	184.50	1.90	3.80	6.60
44	30.10	39.00	47.30	98.80	140.90	185.30	2.00	4.00	6.90
45	31.50	40.80	49.30	99.30	141.60	186.30	2.10	4.30	7.30
46	32.80	42.40	51.60	99.80	142.30	187.20	2.20	4.40	7.50
47	34.00	44.30	53.80	100.30	143.00	188.00	2.30	4.60	8.10
48	35.40	46.10	56.30	100.80	143.50	188.60	2.50	4.90	8.50
49	37.00	48.10	58.80	101.20	144.10	189.40	2.60	5.30	8.80
50	38.40	50.30	61.40	101.60	144.60	189.90	2.80	5.50	9.40
51	40.00	52.50	64.10	102.00	145.00	190.60	2.90	5.80	9.90
52	41.70	54.60	67.10	102.20	145.60	191.00	3.00	6.10	10.30
53	43.50	57.00	70.10	102.60	145.90	191.40	3.20	6.50	10.90
54	45.20	59.50	73.10	102.90	146.00	191.80	3.40	6.80	11.60
55	47.10	62.00	76.40	103.10	146.30	191.90	3.70	7.10	12.10
56	49.80	65.80	81.10	104.50	148.40	194.50	3.90	7.60	12.70
57	52.80	69.80	86.10	105.90	150.40	197.10	4.10	8.10	13.70
58	55.90	74.00	91.40	107.40	152.30	199.60	4.40	8.60	14.60
59	59.20	78.40	97.00	108.60	154.00	201.80	4.70	9.30	15.50
60	62.60	83.00	103.00	109.90	155.90	204.10	5.10	9.90	16.40
61	66.90	88.90	110.00	112.00	158.80	208.10	5.40	10.60	17.80
62	71.40	94.90	117.70	114.10	161.90	211.90	5.80	11.50	19.00
63	76.20	101.50	126.00	116.20	164.80	215.40	6.30	12.30	20.30
64	81.40	108.50	134.70	118.00	167.50	218.90	6.70	13.30	21.70
65	86.90	115.90	144.20	119.90	170.10	222.30	7.30	14.40	23.10
66	95.90	128.30	159.50	126.00	178.60	233.50	8.10	15.80	25.70
67	105.90	141.60	176.40	132.00	187.50	244.90	9.00	17.80	28.50
68	116.90	156.50	195.10	138.40	196.50	256.60	10.10	19.60	31.60
69	129.10	173.00	215.80	144.80	205.50	268.50	11.20	22.00	35.00
70	142.60	191.30	238.70	151.30	214.80	280.40	12.50	24.50	38.70
71	157.90	211.90	264.60	158.50	225.10	294.20	13.90	27.10	43.00
72	174.90	234.60	293.30	162.80	235.80	308.10	15.50	30.40	47.80
73	193.70	260.00	325.10	165.20	246.30	322.10	17.30	33.80	53.00
74	210.60	288.00	360.40	168.90	257.00	336.30	19.00	37.60	58.80
75	216.00	319.10	399.50	170.50	267.50	350.40	19.50	41.90	65.10
76	235.10	347.00	434.60	175.60	275.90	361.70	21.40	45.90	71.20
77	255.70	377.30	472.80	180.60	283.90	372.70	23.50	50.10	77.60
78	278.30	410.10	514.40	185.30	291.80	383.60	25.70	55.00	84.80
79	302.80	445.90	559.70	189.70	299.30	393.90	28.10	60.10	92.40

Northwestern Long Term Care Insurance Company

Long Term Care Policy RR.LTC.(0798) & RR.LTC.ML.(0798) - Revised Rates

Annual Premium per \$10 of Long-Term Care Daily Benefit

\$10/day for Nursing Home; \$5/day for Home Care & Adult Day Care

181 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
80	329.40*	484.80*	608.90*				30.80*	65.90*	100.80*
81	354.00*	520.10*	653.50*				33.30*	71.30*	108.40*
82	380.50*	558.10*	701.40*				36.00*	76.90*	116.70*
83	408.90*	599.00*	752.80*				39.00*	82.90*	125.60*
84	439.40*	642.80*	808.10*				42.10*	89.60*	135.20*
85	472.30*	689.60*	867.40*				45.60*	96.80*	145.50*
86	497.00*	724.40*	911.60*				48.00*	101.80*	152.90*
87	522.90*	760.90*	958.10*				50.60*	106.90*	160.70*
88	550.20*	799.30*	1,006.90*				53.20*	112.40*	168.90*
89	578.90*	839.40*	1,058.20*				56.10*	118.30*	177.60*
90	609.20*	881.60*	1,112.30*				59.00*	124.40*	186.60*
91	632.30*	914.40*	1,155.30*				61.20*	129.00*	194.40*
92	656.30*	948.10*	1,200.20*				63.30*	133.80*	202.40*
93	681.10*	983.10*	1,246.70*				65.70*	138.90*	210.70*
94	707.00*	1,019.50*	1,295.20*				68.10*	144.00*	219.40*
95	733.80*	1,057.30*	1,345.40*				70.50*	149.40*	228.40*
96	758.60*	1,094.50*	1,397.40*				73.00*	155.00*	238.70*
97	784.10*	1,133.10*	1,451.50*				75.60*	161.10*	249.20*
98	810.60*	1,173.00*	1,507.50*				78.20*	167.30*	260.40*
99	838.00*	1,214.40*	1,565.70*				80.80*	173.50*	272.00*
100	838.00*	1,214.40*	1,565.70*				80.80*	173.50*	272.00*
101	838.00*	1,214.40*	1,565.70*				80.80*	173.50*	272.00*
102	838.00*	1,214.40*	1,565.70*				80.80*	173.50*	272.00*
103	838.00*	1,214.40*	1,565.70*				80.80*	173.50*	272.00*
104	838.00*	1,214.40*	1,565.70*				80.80*	173.50*	272.00*
105	838.00*	1,214.40*	1,565.70*				80.80*	173.50*	272.00*
106	838.00*	1,214.40*	1,565.70*				80.80*	173.50*	272.00*
107	838.00*	1,214.40*	1,565.70*				80.80*	173.50*	272.00*
108	838.00*	1,214.40*	1,565.70*				80.80*	173.50*	272.00*
109	838.00*	1,214.40*	1,565.70*				80.80*	173.50*	272.00*
110	838.00*	1,214.40*	1,565.70*				80.80*	173.50*	272.00*

* Rates applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company

Non-forfeiture Benefit RR.LTC.(0798) & RR.LTC.ML.(0798) - Revised Rates

(Shortened Benefit Period Option)

Annual Premium per \$10 of Long-Term Care Daily Benefit

\$10/day for Nursing Home; \$10/day for Home Care & Adult Day Care

91 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
40	12.70	14.90	17.80	48.90	62.50	80.40	0.70	1.30	2.70
41	12.80	15.00	18.00	47.60	60.90	78.30	0.70	1.40	2.80
42	12.90	15.20	18.20	46.30	59.20	76.00	0.70	1.40	2.80
43	13.00	15.30	18.40	45.00	57.50	73.80	0.80	1.50	2.80
44	13.10	15.50	18.50	43.70	55.70	71.60	0.80	1.50	2.90
45	13.20	15.60	18.70	42.30	54.00	69.30	0.80	1.50	2.90
46	13.30	15.70	18.80	40.90	52.20	67.00	0.80	1.50	3.00
47	13.30	15.80	18.90	39.60	50.50	64.70	0.80	1.50	3.00
48	13.40	15.80	19.00	38.20	48.70	62.40	0.80	1.60	3.10
49	13.40	15.90	19.10	36.80	46.90	60.00	0.80	1.60	3.10
50	13.40	15.90	19.10	35.40	45.10	57.70	0.80	1.70	3.10
51	13.40	15.90	19.20	34.00	43.30	55.30	0.80	1.70	3.10
52	13.40	15.90	19.20	32.50	41.40	52.90	0.80	1.70	3.10
53	13.40	15.90	19.20	31.10	39.60	50.50	0.80	1.70	3.10
54	13.40	15.90	19.20	29.60	37.60	48.00	0.80	1.70	3.10
55	13.40	15.90	19.20	28.00	35.70	45.60	0.80	1.70	3.10
56	13.70	16.30	19.70	28.00	35.70	45.50	0.90	1.80	3.20
57	14.20	17.00	20.50	27.90	35.40	45.10	1.00	1.90	3.40
58	14.80	17.70	21.40	27.60	35.00	44.60	1.00	1.90	3.40
59	15.40	18.40	22.20	27.40	34.70	44.20	1.00	2.10	3.60
60	16.00	19.10	23.10	27.10	34.30	43.60	1.10	2.20	3.70
61	16.50	19.80	23.90	26.70	33.80	42.90	1.20	2.20	3.90
62	17.10	20.50	24.80	26.20	33.20	42.10	1.20	2.30	4.00
63	17.60	21.20	25.60	25.80	32.50	41.30	1.30	2.40	4.10
64	18.20	21.90	26.40	25.30	31.80	40.40	1.30	2.50	4.30
65	18.80	22.50	27.30	24.70	31.20	39.40	1.40	2.70	4.40
66	19.50	23.40	28.30	24.30	30.60	38.70	1.50	2.70	4.60
67	20.20	24.20	29.20	23.70	29.90	38.00	1.50	2.80	4.80
68	20.80	24.90	30.10	23.10	29.20	36.90	1.60	2.90	4.90
69	21.30	25.50	30.90	22.30	28.30	35.70	1.70	3.10	5.00
70	21.80	26.00	31.50	21.30	27.20	34.30	1.80	3.20	5.10
71	22.80	26.90	32.40	20.60	26.10	33.20	1.90	3.30	5.20
72	23.90	27.70	33.20	19.50	24.90	31.80	1.90	3.40	5.40
73	24.90	28.30	33.80	18.40	23.50	30.20	2.00	3.50	5.50
74	25.90	28.90	34.20	17.00	21.70	28.40	2.00	3.50	5.50
75	26.80	29.20	34.30	15.40	19.90	26.30	2.00	3.60	5.60
76	28.10	30.00	34.80	14.90	18.60	24.20	2.20	3.70	5.60
77	29.50	30.80	35.10	14.30	17.20	21.90	2.30	3.80	5.60
78	30.90	31.50	35.30	13.60	15.60	19.20	2.50	3.90	5.60
79	32.40	32.10	35.80	12.80	13.80	15.80	2.60	3.90	5.60

Northwestern Long Term Care Insurance Company

Non-forfeiture Benefit RR.LTC.(0798) & RR.LTC.ML.(0798) - Revised Rates

(Shortened Benefit Period Option)

Annual Premium per \$10 of Long-Term Care Daily Benefit

\$10/day for Nursing Home; \$10/day for Home Care & Adult Day Care

91 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
80	33.90*	32.50*	35.80*				2.70*	4.10*	5.60*
81	35.80*	33.70*	35.80*				2.90*	4.30*	5.60*
82	37.80*	34.90*	36.70*				3.20*	4.60*	5.60*
83	39.90*	36.20*	37.50*				3.50*	4.80*	5.60*
84	42.10*	37.40*	38.30*				3.80*	5.10*	5.80*
85	44.40*	38.60*	39.00*				4.20*	5.40*	6.00*
86	48.50*	42.40*	43.50*				4.70*	6.10*	7.30*
87	52.90*	46.50*	48.20*				5.20*	6.90*	8.80*
88	57.50*	50.90*	53.40*				5.90*	7.70*	10.20*
89	62.60*	55.70*	58.90*				6.50*	8.50*	11.90*
90	68.00*	60.70*	64.90*				7.20*	9.50*	13.70*
91	69.40*	63.10*	68.50*				7.40*	9.80*	14.30*
92	70.80*	65.50*	72.30*				7.50*	10.10*	14.90*
93	72.30*	68.00*	76.30*				7.60*	10.40*	15.60*
94	73.80*	70.60*	80.40*				7.70*	10.80*	16.30*
95	75.30*	73.40*	84.80*				7.80*	11.00*	17.00*
96	75.30*	73.40*	84.80*				7.80*	11.00*	17.00*
97	75.30*	73.40*	84.80*				7.80*	11.00*	17.00*
98	75.30*	73.40*	84.80*				7.80*	11.00*	17.00*
99	75.30*	73.40*	84.80*				7.80*	11.00*	17.00*
100	75.30*	73.40*	84.80*				7.80*	11.00*	17.00*
101	75.30*	73.40*	84.80*				7.80*	11.00*	17.00*
102	75.30*	73.40*	84.80*				7.80*	11.00*	17.00*
103	75.30*	73.40*	84.80*				7.80*	11.00*	17.00*
104	75.30*	73.40*	84.80*				7.80*	11.00*	17.00*
105	75.30*	73.40*	84.80*				7.80*	11.00*	17.00*
106	75.30*	73.40*	84.80*				7.80*	11.00*	17.00*
107	75.30*	73.40*	84.80*				7.80*	11.00*	17.00*
108	75.30*	73.40*	84.80*				7.80*	11.00*	17.00*
109	75.30*	73.40*	84.80*				7.80*	11.00*	17.00*
110	75.30*	73.40*	84.80*				7.80*	11.00*	17.00*

* Rates applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company

Non-forfeiture Benefit RR.LTC.(0798) & RR.LTC.ML.(0798) - Revised Rates

(Shortened Benefit Period Option)

Annual Premium per \$10 of Long-Term Care Daily Benefit

\$10/day for Nursing Home; \$5/day for Home Care & Adult Day Care

91 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
40	10.30	11.60	13.40	38.40	48.40	61.30	0.60	1.10	1.90
41	10.30	11.70	13.60	37.50	47.10	59.60	0.70	1.20	1.90
42	10.40	11.80	13.70	36.50	45.90	58.00	0.70	1.20	2.00
43	10.50	11.90	13.80	35.50	44.60	56.40	0.70	1.20	2.00
44	10.50	12.00	14.00	34.50	43.30	54.70	0.70	1.20	2.00
45	10.60	12.10	14.10	33.40	41.90	53.00	0.70	1.20	2.00
46	10.60	12.10	14.20	32.40	40.70	51.40	0.70	1.30	2.10
47	10.60	12.20	14.30	31.40	39.30	49.60	0.70	1.30	2.10
48	10.70	12.20	14.30	30.20	38.00	48.00	0.70	1.30	2.20
49	10.70	12.20	14.40	29.20	36.60	46.20	0.70	1.40	2.20
50	10.70	12.20	14.40	28.10	35.30	44.50	0.70	1.40	2.20
51	10.70	12.20	14.40	27.00	33.90	42.80	0.70	1.40	2.20
52	10.70	12.20	14.40	25.80	32.50	41.00	0.70	1.40	2.20
53	10.70	12.20	14.40	24.70	31.00	39.20	0.70	1.40	2.20
54	10.70	12.20	14.40	23.50	29.60	37.30	0.70	1.40	2.20
55	10.70	12.20	14.40	22.30	28.10	35.40	0.70	1.40	2.20
56	10.80	12.50	14.80	22.30	28.10	35.40	0.80	1.40	2.30
57	11.20	13.00	15.40	22.30	28.00	35.30	0.80	1.50	2.50
58	11.60	13.50	16.10	22.30	27.80	35.00	0.90	1.60	2.50
59	12.10	14.00	16.70	22.10	27.70	34.80	0.90	1.70	2.70
60	12.50	14.60	17.40	22.00	27.40	34.50	1.00	1.70	2.80
61	12.90	15.10	18.00	21.70	27.10	34.10	1.10	1.90	2.90
62	13.40	15.70	18.70	21.40	26.70	33.60	1.10	1.90	3.00
63	13.80	16.20	19.40	21.10	26.30	33.10	1.20	2.00	3.10
64	14.30	16.80	20.00	20.70	25.80	32.60	1.20	2.00	3.30
65	14.70	17.30	20.70	20.40	25.40	31.90	1.30	2.10	3.30
66	15.30	18.00	21.50	20.10	25.00	31.50	1.30	2.20	3.50
67	15.80	18.60	22.30	19.70	24.60	30.90	1.40	2.30	3.60
68	16.30	19.20	23.00	19.30	24.10	30.20	1.40	2.40	3.70
69	16.70	19.70	23.60	18.70	23.40	29.40	1.50	2.50	3.90
70	17.10	20.10	24.20	18.00	22.60	28.30	1.50	2.60	3.90
71	17.80	20.70	24.70	17.70	22.20	28.10	1.50	2.60	4.00
72	18.50	21.30	25.10	17.20	21.50	27.60	1.60	2.60	4.10
73	19.20	21.70	25.30	16.60	20.80	27.10	1.60	2.60	4.20
74	19.80	21.90	25.30	15.80	20.00	26.50	1.70	2.60	4.20
75	20.40	22.00	25.30	14.90	19.00	25.50	1.70	2.60	4.20
76	21.30	22.50	25.30	14.50	18.00	24.00	1.70	2.60	4.20
77	22.20	23.00	25.40	14.10	16.90	22.20	1.90	2.60	4.20
78	23.10	23.30	25.40	13.60	15.70	20.00	2.10	2.60	4.20
79	24.00	23.60	25.40	13.00	14.30	17.40	2.20	2.70	4.20

Northwestern Long Term Care Insurance Company

Non-forfeiture Benefit RR.LTC.(0798) & RR.LTC.ML.(0798) - Revised Rates

(Shortened Benefit Period Option)

Annual Premium per \$10 of Long-Term Care Daily Benefit

\$10/day for Nursing Home; \$5/day for Home Care & Adult Day Care

91 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
80	25.00*	23.70*	25.40*				2.30*	2.70*	4.20*
81	26.50*	24.80*	25.70*				2.60*	2.90*	4.20*
82	28.10*	25.90*	26.60*				2.80*	3.20*	4.30*
83	29.90*	27.00*	27.60*				3.00*	3.50*	4.40*
84	31.70*	28.20*	28.50*				3.30*	3.70*	4.70*
85	33.70*	29.40*	29.50*				3.60*	4.00*	4.90*
86	37.00*	32.60*	33.10*				3.90*	4.50*	5.70*
87	40.60*	35.90*	36.90*				4.30*	5.20*	6.60*
88	44.60*	39.60*	41.20*				4.50*	5.80*	7.40*
89	48.80*	43.50*	45.70*				4.90*	6.60*	8.40*
90	53.30*	47.70*	50.60*				5.30*	7.40*	9.50*
91	54.30*	49.40*	53.30*				5.40*	7.60*	9.90*
92	55.40*	51.20*	56.10*				5.50*	7.90*	10.30*
93	56.40*	53.00*	59.10*				5.70*	8.10*	10.70*
94	57.50*	54.90*	62.20*				5.70*	8.40*	11.10*
95	58.50*	56.80*	65.50*				5.80*	8.70*	11.50*
96	58.50*	56.80*	65.50*				5.80*	8.70*	11.50*
97	58.50*	56.80*	65.50*				5.80*	8.70*	11.50*
98	58.50*	56.80*	65.50*				5.80*	8.70*	11.50*
99	58.50*	56.80*	65.50*				5.80*	8.70*	11.50*
100	58.50*	56.80*	65.50*				5.80*	8.70*	11.50*
101	58.50*	56.80*	65.50*				5.80*	8.70*	11.50*
102	58.50*	56.80*	65.50*				5.80*	8.70*	11.50*
103	58.50*	56.80*	65.50*				5.80*	8.70*	11.50*
104	58.50*	56.80*	65.50*				5.80*	8.70*	11.50*
105	58.50*	56.80*	65.50*				5.80*	8.70*	11.50*
106	58.50*	56.80*	65.50*				5.80*	8.70*	11.50*
107	58.50*	56.80*	65.50*				5.80*	8.70*	11.50*
108	58.50*	56.80*	65.50*				5.80*	8.70*	11.50*
109	58.50*	56.80*	65.50*				5.80*	8.70*	11.50*
110	58.50*	56.80*	65.50*				5.80*	8.70*	11.50*

* Rates applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company

Non-forfeiture Benefit RR.LTC.(0798) & RR.LTC.ML.(0798) - Revised Rates

(Shortened Benefit Period Option)

Annual Premium per \$10 of Long-Term Care Daily Benefit

\$10/day for Nursing Home; \$10/day for Home Care & Adult Day Care

181 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
40	11.80	13.80	16.40	44.20	56.80	73.00	0.70	1.40	2.70
41	11.90	13.90	16.60	43.10	55.30	70.90	0.70	1.50	2.70
42	12.00	14.10	16.70	41.90	53.70	69.00	0.80	1.50	2.80
43	12.10	14.20	16.90	40.70	52.10	66.90	0.80	1.50	2.80
44	12.20	14.30	17.00	39.50	50.60	64.90	0.80	1.50	2.90
45	12.20	14.40	17.20	38.30	49.00	62.80	0.80	1.50	2.90
46	12.30	14.50	17.30	37.10	47.40	60.70	0.80	1.50	2.90
47	12.30	14.50	17.40	35.90	45.80	58.60	0.90	1.60	2.90
48	12.30	14.60	17.40	34.60	44.20	56.60	0.90	1.60	3.00
49	12.40	14.60	17.50	33.30	42.60	54.40	0.90	1.70	3.00
50	12.40	14.60	17.50	32.00	41.00	52.40	0.90	1.70	3.00
51	12.40	14.60	17.50	30.70	39.30	50.20	0.90	1.70	3.10
52	12.40	14.60	17.50	29.40	37.60	48.10	0.90	1.70	3.10
53	12.40	14.60	17.50	28.10	35.90	45.90	0.90	1.70	3.10
54	12.40	14.60	17.50	26.70	34.10	43.60	0.90	1.70	3.10
55	12.40	14.60	17.50	25.30	32.40	41.30	0.90	1.70	3.10
56	12.50	14.90	18.00	25.30	32.40	41.20	1.00	1.80	3.10
57	13.00	15.50	18.70	25.30	32.20	40.90	1.00	1.90	3.30
58	13.50	16.10	19.40	25.10	31.90	40.50	1.10	2.00	3.40
59	14.00	16.70	20.20	24.90	31.60	40.10	1.10	2.10	3.50
60	14.50	17.40	21.00	24.70	31.20	39.60	1.20	2.20	3.70
61	15.00	18.00	21.70	24.30	30.70	39.00	1.30	2.30	3.80
62	15.50	18.60	22.40	23.90	30.20	38.30	1.30	2.40	4.00
63	16.00	19.20	23.10	23.50	29.70	37.60	1.40	2.50	4.10
64	16.50	19.80	23.90	23.00	29.10	36.70	1.40	2.60	4.20
65	17.00	20.40	24.60	22.50	28.40	35.90	1.50	2.70	4.40
66	17.70	21.10	25.50	22.10	28.00	35.30	1.50	2.80	4.50
67	18.20	21.80	26.30	21.70	27.40	34.50	1.70	2.90	4.70
68	18.80	22.40	27.10	21.00	26.70	33.60	1.70	3.10	4.80
69	19.30	23.00	27.70	20.30	25.80	32.50	1.70	3.10	4.90
70	19.70	23.40	28.30	19.50	24.80	31.20	1.70	3.20	5.00
71	20.50	24.10	28.90	19.00	24.10	30.50	1.90	3.30	5.20
72	21.40	24.70	29.50	18.30	23.30	29.50	1.90	3.40	5.20
73	22.20	25.20	29.90	17.60	22.30	28.30	1.90	3.40	5.30
74	22.90	25.60	30.00	16.70	21.10	27.10	2.00	3.40	5.40
75	23.50	25.80	30.00	15.70	19.80	25.60	2.10	3.40	5.40
76	24.60	26.40	30.20	15.10	18.60	23.60	2.20	3.50	5.40
77	25.80	27.00	30.50	14.40	17.20	21.20	2.30	3.60	5.40
78	26.90	27.60	30.50	13.60	15.60	18.70	2.60	3.60	5.40
79	28.00	28.00	30.50	12.80	13.90	15.80	2.80	3.70	5.40

Northwestern Long Term Care Insurance Company

Non-forfeiture Benefit RR.LTC.(0798) & RR.LTC.ML.(0798) - Revised Rates

(Shortened Benefit Period Option)

Annual Premium per \$10 of Long-Term Care Daily Benefit

\$10/day for Nursing Home; \$10/day for Home Care & Adult Day Care

181 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
80	29.20*	28.30*	30.50*				3.00*	3.80*	5.40*
81	30.80*	29.40*	30.80*				3.30*	4.30*	5.50*
82	32.60*	30.50*	31.60*				3.50*	4.80*	5.70*
83	34.40*	31.60*	32.30*				3.90*	5.30*	6.10*
84	36.30*	32.70*	33.00*				4.20*	5.80*	6.50*
85	38.40*	33.80*	33.60*				4.50*	6.30*	6.90*
86	41.30*	36.90*	37.30*				4.90*	6.80*	7.90*
87	44.40*	40.20*	41.20*				5.30*	7.30*	9.00*
88	47.80*	43.80*	45.50*				5.70*	7.80*	10.10*
89	51.30*	47.60*	50.00*				6.20*	8.30*	11.40*
90	55.10*	51.70*	54.90*				6.60*	8.80*	12.70*
91	55.60*	52.70*	56.90*				6.60*	9.30*	13.10*
92	56.00*	53.80*	59.10*				6.70*	9.80*	13.40*
93	56.30*	54.90*	61.30*				6.80*	10.30*	13.70*
94	56.70*	56.10*	63.70*				6.80*	10.80*	14.00*
95	57.00*	57.20*	66.10*				6.90*	10.90*	14.30*
96	57.00*	57.20*	66.10*				6.90*	10.90*	14.30*
97	57.00*	57.20*	66.10*				6.90*	10.90*	14.30*
98	57.00*	57.20*	66.10*				6.90*	10.90*	14.30*
99	57.00*	57.20*	66.10*				6.90*	10.90*	14.30*
100	57.00*	57.20*	66.10*				6.90*	10.90*	14.30*
101	57.00*	57.20*	66.10*				6.90*	10.90*	14.30*
102	57.00*	57.20*	66.10*				6.90*	10.90*	14.30*
103	57.00*	57.20*	66.10*				6.90*	10.90*	14.30*
104	57.00*	57.20*	66.10*				6.90*	10.90*	14.30*
105	57.00*	57.20*	66.10*				6.90*	10.90*	14.30*
106	57.00*	57.20*	66.10*				6.90*	10.90*	14.30*
107	57.00*	57.20*	66.10*				6.90*	10.90*	14.30*
108	57.00*	57.20*	66.10*				6.90*	10.90*	14.30*
109	57.00*	57.20*	66.10*				6.90*	10.90*	14.30*
110	57.00*	57.20*	66.10*				6.90*	10.90*	14.30*

* Rates applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company

Non-forfeiture Benefit RR.LTC.(0798) & RR.LTC.ML.(0798) - Revised Rates

(Shortened Benefit Period Option)

Annual Premium per \$10 of Long-Term Care Daily Benefit

\$10/day for Nursing Home; \$5/day for Home Care & Adult Day Care

181 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
40	9.60	10.90	12.50	34.90	44.00	55.70	0.70	1.10	1.90
41	9.70	11.00	12.60	34.00	42.90	54.30	0.70	1.10	1.90
42	9.70	11.00	12.80	33.20	41.80	52.70	0.70	1.20	1.90
43	9.80	11.10	12.90	32.20	40.60	51.20	0.70	1.20	1.90
44	9.80	11.20	13.00	31.30	39.40	49.70	0.70	1.20	2.00
45	9.90	11.20	13.00	30.30	38.30	48.30	0.70	1.30	2.10
46	9.90	11.30	13.10	29.40	37.00	46.80	0.70	1.30	2.10
47	9.90	11.30	13.20	28.50	35.80	45.20	0.70	1.30	2.10
48	9.90	11.30	13.20	27.50	34.60	43.70	0.80	1.30	2.10
49	9.90	11.30	13.30	26.50	33.40	42.00	0.80	1.40	2.10
50	9.90	11.30	13.30	25.50	32.20	40.50	0.80	1.40	2.10
51	9.90	11.30	13.30	24.50	30.90	38.90	0.80	1.40	2.10
52	9.90	11.30	13.30	23.50	29.60	37.20	0.80	1.40	2.10
53	9.90	11.30	13.30	22.40	28.30	35.60	0.80	1.40	2.10
54	9.90	11.30	13.30	21.30	26.90	33.90	0.80	1.40	2.10
55	9.90	11.30	13.30	20.20	25.50	32.20	0.80	1.40	2.10
56	9.90	11.50	13.60	20.20	25.50	32.20	0.80	1.40	2.30
57	10.30	11.90	14.10	20.20	25.50	32.20	0.90	1.50	2.40
58	10.60	12.40	14.70	20.20	25.40	31.90	1.00	1.60	2.50
59	11.00	12.90	15.30	20.20	25.20	31.70	1.00	1.60	2.60
60	11.40	13.40	15.90	20.10	25.00	31.40	1.10	1.70	2.70
61	11.80	13.80	16.40	19.80	24.80	31.10	1.10	1.90	2.90
62	12.20	14.30	17.00	19.60	24.50	30.70	1.20	1.90	3.00
63	12.60	14.80	17.60	19.30	24.10	30.20	1.20	2.00	3.10
64	13.00	15.30	18.20	19.00	23.60	29.70	1.30	2.00	3.20
65	13.40	15.80	18.80	18.60	23.20	29.10	1.30	2.10	3.30
66	13.90	16.40	19.50	18.40	22.90	28.80	1.40	2.20	3.40
67	14.40	16.90	20.20	18.00	22.60	28.20	1.40	2.40	3.50
68	14.80	17.40	20.80	17.60	22.10	27.60	1.50	2.50	3.70
69	15.10	17.90	21.40	17.20	21.40	26.80	1.60	2.50	3.70
70	15.40	18.20	21.80	16.60	20.80	25.90	1.60	2.60	3.90
71	16.10	18.70	22.30	16.30	20.50	25.70	1.60	2.70	3.90
72	16.60	19.20	22.60	16.10	20.00	25.40	1.70	2.70	3.90
73	17.20	19.50	22.70	15.60	19.50	25.10	1.70	2.70	3.90
74	17.70	19.70	22.70	15.10	18.90	24.60	1.70	2.70	3.90
75	18.00	19.70	22.70	14.60	18.30	23.80	1.80	2.70	3.90
76	18.80	20.10	22.70	14.20	17.30	22.40	1.80	2.70	3.90
77	19.60	20.50	22.70	13.60	16.20	20.60	1.90	2.70	3.90
78	20.40	20.70	22.70	13.00	15.00	18.60	2.00	2.70	3.90
79	21.20	20.90	22.70	12.30	13.70	16.10	2.10	2.80	3.90

Northwestern Long Term Care Insurance Company

Non-forfeiture Benefit RR.LTC.(0798) & RR.LTC.ML.(0798) - Revised Rates

(Shortened Benefit Period Option)

Annual Premium per \$10 of Long-Term Care Daily Benefit

\$10/day for Nursing Home; \$5/day for Home Care & Adult Day Care

181 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
80	22.00*	21.00*	22.70*				2.20*	2.80*	3.90*
81	23.30*	21.90*	22.70*				2.50*	3.10*	3.90*
82	24.70*	22.90*	23.60*				2.80*	3.30*	3.90*
83	26.30*	24.00*	24.40*				3.00*	3.50*	4.20*
84	27.90*	25.00*	25.30*				3.30*	3.80*	4.40*
85	29.60*	26.10*	26.10*				3.60*	4.10*	4.70*
86	31.90*	28.70*	29.10*				3.90*	4.50*	5.50*
87	34.30*	31.60*	32.30*				4.20*	4.90*	6.40*
88	36.90*	34.60*	35.80*				4.50*	5.50*	7.30*
89	39.70*	37.90*	39.50*				4.90*	6.00*	8.40*
90	42.70*	41.40*	43.60*				5.20*	6.60*	9.40*
91	43.00*	42.10*	45.00*				5.20*	6.80*	9.80*
92	43.30*	42.90*	46.50*				5.30*	6.90*	10.10*
93	43.60*	43.70*	48.10*				5.30*	7.10*	10.40*
94	43.80*	44.40*	49.70*				5.30*	7.30*	10.80*
95	44.00*	45.20*	51.40*				5.30*	7.50*	11.10*
96	44.00*	45.20*	51.40*				5.30*	7.50*	11.10*
97	44.00*	45.20*	51.40*				5.30*	7.50*	11.10*
98	44.00*	45.20*	51.40*				5.30*	7.50*	11.10*
99	44.00*	45.20*	51.40*				5.30*	7.50*	11.10*
100	44.00*	45.20*	51.40*				5.30*	7.50*	11.10*
101	44.00*	45.20*	51.40*				5.30*	7.50*	11.10*
102	44.00*	45.20*	51.40*				5.30*	7.50*	11.10*
103	44.00*	45.20*	51.40*				5.30*	7.50*	11.10*
104	44.00*	45.20*	51.40*				5.30*	7.50*	11.10*
105	44.00*	45.20*	51.40*				5.30*	7.50*	11.10*
106	44.00*	45.20*	51.40*				5.30*	7.50*	11.10*
107	44.00*	45.20*	51.40*				5.30*	7.50*	11.10*
108	44.00*	45.20*	51.40*				5.30*	7.50*	11.10*
109	44.00*	45.20*	51.40*				5.30*	7.50*	11.10*
110	44.00*	45.20*	51.40*				5.30*	7.50*	11.10*

* Rates applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company
Long Term Care Policy RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates
Annual Premium per \$10 of Long-Term Care Daily Benefit
 \$10/day for Nursing Home; \$10/day for Home Care & Adult Day Care
 46 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
18-40	40.20	53.50	66.40	154.60	224.80	300.70	2.10	4.90	10.30
41	41.80	55.90	69.40	155.50	226.00	302.30	2.30	5.10	10.80
42	43.70	58.40	72.50	156.30	227.10	303.70	2.40	5.40	11.30
43	45.50	60.90	75.80	157.20	228.40	305.00	2.50	5.90	11.80
44	47.50	63.60	79.20	158.00	229.40	306.30	2.60	6.10	12.50
45	49.50	66.50	82.80	158.70	230.30	307.30	2.90	6.40	13.00
46	51.70	69.40	86.60	159.40	231.30	308.40	3.00	6.90	13.70
47	53.90	72.50	90.50	160.10	232.00	309.30	3.20	7.10	14.30
48	56.20	75.80	94.50	160.70	232.60	310.10	3.40	7.50	15.10
49	58.60	79.10	98.80	161.30	233.30	310.70	3.60	8.00	15.90
50	61.20	82.60	103.40	161.70	233.90	311.20	3.90	8.40	16.50
51	63.80	86.30	108.00	162.00	234.30	311.60	4.10	8.90	17.30
52	66.60	90.10	112.80	162.40	234.50	312.30	4.30	9.40	18.20
53	69.40	94.10	118.00	162.70	234.80	312.80	4.50	9.90	19.00
54	72.50	98.30	123.40	162.80	234.90	313.30	4.70	10.50	19.90
55	75.60	102.60	128.80	162.90	235.00	313.80	5.10	11.10	20.90
56	80.10	108.80	136.60	164.80	237.50	314.90	5.40	11.90	22.20
57	84.80	115.40	145.00	166.70	240.00	317.90	5.80	12.60	23.40
58	89.90	122.30	153.70	168.40	242.40	320.80	6.30	13.60	24.80
59	95.30	129.60	162.90	170.00	244.50	323.40	6.60	14.50	26.40
60	101.00	137.40	172.80	171.40	246.50	325.80	7.00	15.50	28.00
61	107.80	146.80	184.60	174.20	250.40	330.60	7.60	16.60	29.80
62	115.10	156.80	197.10	176.90	254.00	335.30	8.30	17.90	31.90
63	122.80	167.40	210.60	179.50	257.50	339.60	8.90	19.30	33.90
64	131.00	178.80	224.90	181.80	260.80	343.60	9.70	20.80	36.30
65	139.90	190.90	240.20	184.00	263.80	347.20	10.30	22.40	38.70
66	154.30	210.60	265.10	192.50	275.90	363.10	11.60	24.90	42.80
67	170.20	232.40	292.50	201.20	288.40	379.20	13.00	27.60	47.20
68	187.80	256.30	322.80	209.90	301.00	395.50	14.30	30.90	52.10
69	207.10	282.80	356.20	218.60	313.60	411.80	16.00	34.30	57.60
70	228.40	312.00	393.10	227.50	326.30	428.20	17.90	38.00	63.40
71	252.60	344.80	434.60	237.60	341.30	447.60	19.90	42.40	70.20
72	279.20	381.00	480.40	243.30	356.10	467.20	22.30	47.30	77.70
73	308.80	421.10	531.10	246.20	371.10	486.70	24.80	52.50	85.90
74	335.10	465.50	587.00	250.90	385.90	506.40	27.20	58.40	95.00
75	343.10	514.40	649.00	252.50	400.50	525.30	28.10	65.00	105.00
76	372.80	558.10	704.30	259.80	412.80	542.00	30.80	71.10	114.30
77	405.00	605.50	764.40	267.00	424.80	558.40	33.80	77.80	124.40
78	439.90	656.90	829.70	273.90	436.40	574.10	37.10	85.00	135.50
79	477.90	712.60	900.50	280.20	447.40	589.30	40.80	93.00	147.40

Northwestern Long Term Care Insurance Company
Long Term Care Policy RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates
Annual Premium per \$10 of Long-Term Care Daily Benefit
 \$10/day for Nursing Home; \$10/day for Home Care & Adult Day Care
 46 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
80	519.20*	773.10*	977.30*				44.70*	101.60*	160.40*
81	557.30*	827.80*	1,046.50*				48.30*	109.60*	172.40*
82	598.10*	886.30*	1,120.60*				52.40*	118.30*	185.10*
83	641.90*	948.90*	1,200.00*				56.80*	127.40*	198.80*
84	689.00*	1,016.00*	1,284.90*				61.40*	137.30*	213.60*
85	739.40*	1,087.80*	1,375.90*				66.50*	148.10*	229.50*
86	776.60*	1,139.30*	1,441.40*				70.10*	155.40*	240.40*
87	815.60*	1,193.30*	1,510.20*				73.90*	163.00*	251.70*
88	856.60*	1,249.80*	1,582.10*				77.90*	171.00*	263.60*
89	899.60*	1,309.00*	1,657.50*				82.10*	179.40*	276.10*
90	944.80*	1,371.00*	1,736.40*				86.50*	188.30*	289.40*
91	978.30*	1,418.00*	1,798.80*				89.80*	195.00*	300.60*
92	1,013.10*	1,466.60*	1,863.40*				93.00*	202.00*	312.10*
93	1,049.00*	1,517.00*	1,930.40*				96.50*	209.10*	324.20*
94	1,086.20*	1,569.00*	1,999.70*				100.20*	216.50*	336.70*
95	1,124.80*	1,622.80*	2,071.40*				103.80*	224.40*	349.80*
96	1,160.80*	1,677.40*	2,148.60*				107.20*	232.90*	364.90*
97	1,197.90*	1,733.80*	2,228.60*				110.80*	241.80*	380.90*
98	1,236.20*	1,792.00*	2,311.70*				114.50*	251.10*	397.30*
99	1,275.80*	1,852.40*	2,397.70*				118.20*	260.50*	414.60*
100	1,275.80*	1,852.40*	2,397.70*				118.20*	260.50*	414.60*
101	1,275.80*	1,852.40*	2,397.70*				118.20*	260.50*	414.60*
102	1,275.80*	1,852.40*	2,397.70*				118.20*	260.50*	414.60*
103	1,275.80*	1,852.40*	2,397.70*				118.20*	260.50*	414.60*
104	1,275.80*	1,852.40*	2,397.70*				118.20*	260.50*	414.60*
105	1,275.80*	1,852.40*	2,397.70*				118.20*	260.50*	414.60*
106	1,275.80*	1,852.40*	2,397.70*				118.20*	260.50*	414.60*
107	1,275.80*	1,852.40*	2,397.70*				118.20*	260.50*	414.60*
108	1,275.80*	1,852.40*	2,397.70*				118.20*	260.50*	414.60*
109	1,275.80*	1,852.40*	2,397.70*				118.20*	260.50*	414.60*
110	1,275.80*	1,852.40*	2,397.70*				118.20*	260.50*	414.60*

* Rates applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company
Long Term Care Policy RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates
Annual Premium per \$10 of Long-Term Care Daily Benefit
 \$10/day for Nursing Home; \$5/day for Home Care & Adult Day Care
 46 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
18-40	32.50	41.60	50.20	121.70	173.90	228.80	2.00	4.10	7.00
41	33.80	43.50	52.40	122.40	174.90	230.20	2.10	4.30	7.40
42	35.20	45.40	54.70	123.20	176.00	231.70	2.20	4.50	7.80
43	36.60	47.30	57.20	124.00	177.00	233.00	2.30	4.80	8.20
44	38.20	49.40	59.70	124.70	177.90	234.30	2.40	5.00	8.70
45	39.70	51.50	62.40	125.40	178.90	235.30	2.60	5.30	9.10
46	41.40	53.60	65.10	126.10	179.90	236.50	2.80	5.60	9.60
47	43.00	56.00	68.10	126.70	180.60	237.50	3.00	5.90	10.10
48	44.80	58.40	71.10	127.40	181.40	238.40	3.20	6.30	10.70
49	46.60	60.90	74.40	127.90	182.10	239.30	3.30	6.60	11.20
50	48.60	63.50	77.60	128.40	182.80	240.10	3.40	6.90	11.80
51	50.60	66.30	81.10	128.80	183.40	240.80	3.60	7.30	12.50
52	52.70	69.00	84.80	129.30	183.90	241.30	3.90	7.80	13.10
53	54.90	72.00	88.50	129.60	184.40	241.80	4.10	8.10	13.80
54	57.10	75.10	92.40	130.00	184.60	242.20	4.40	8.60	14.60
55	59.50	78.40	96.60	130.10	184.90	242.50	4.50	9.00	15.20
56	63.00	83.00	102.40	132.00	187.60	245.80	4.80	9.80	16.40
57	66.70	88.10	108.80	133.90	190.00	249.10	5.30	10.30	17.30
58	70.60	93.40	115.40	135.50	192.40	252.20	5.50	11.00	18.50
59	74.70	99.00	122.50	137.30	194.80	255.20	5.90	11.60	19.60
60	79.10	105.00	130.00	138.80	196.90	258.10	6.40	12.40	20.90
61	84.50	112.30	139.10	141.60	200.80	262.90	6.80	13.40	22.40
62	90.20	120.00	148.90	144.20	204.50	267.70	7.40	14.40	23.90
63	96.30	128.30	159.30	146.70	208.10	272.20	7.90	15.50	25.60
64	102.90	137.10	170.30	149.20	211.60	276.80	8.50	16.60	27.40
65	109.80	146.50	182.30	151.60	215.00	280.90	9.10	18.00	29.40
66	121.20	162.00	201.50	159.20	225.80	295.10	10.20	20.00	32.60
67	133.90	179.00	223.00	166.90	236.90	309.40	11.30	22.40	36.00
68	147.70	197.90	246.60	174.90	248.10	324.10	12.80	24.90	39.90
69	163.10	218.60	272.70	182.90	259.80	339.20	14.20	27.80	44.20
70	180.20	241.80	301.60	191.10	271.30	354.40	15.70	30.80	49.00
71	199.50	267.80	334.40	200.20	284.50	371.70	17.60	34.40	54.30
72	221.00	296.60	370.60	205.60	297.80	389.40	19.60	38.30	60.30
73	244.80	328.50	410.80	208.70	311.30	407.20	21.90	42.80	67.00
74	266.20	364.00	455.40	213.40	324.60	425.00	23.90	47.50	74.40
75	273.00	403.10	504.80	215.50	338.10	442.80	24.70	53.00	82.60
76	297.00	438.40	549.30	222.00	348.60	457.00	27.10	58.00	90.00
77	323.20	476.60	597.50	228.20	358.90	471.10	29.60	63.50	98.20
78	351.60	518.30	650.10	234.30	368.80	484.60	32.50	69.50	107.00
79	382.60	563.50	707.30	239.80	378.10	497.80	35.50	76.00	116.60

Northwestern Long Term Care Insurance Company
Long Term Care Policy RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates
Annual Premium per \$10 of Long-Term Care Daily Benefit
 \$10/day for Nursing Home; \$5/day for Home Care & Adult Day Care
 46 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
80	416.30*	612.60*	769.50*				38.90*	83.30*	127.30*
81	447.40*	657.40*	825.90*				42.10*	90.00*	137.00*
82	480.80*	705.40*	886.50*				45.50*	97.10*	147.40*
83	516.70*	756.90*	951.50*				49.30*	104.90*	158.70*
84	555.40*	812.30*	1,021.20*				53.20*	113.10*	171.00*
85	596.90*	871.50*	1,096.00*				57.60*	122.30*	184.00*
86	628.00*	915.40*	1,151.90*				60.70*	128.50*	193.30*
87	660.80*	961.50*	1,210.70*				63.90*	135.10*	203.20*
88	695.30*	1,009.90*	1,272.40*				67.30*	142.10*	213.50*
89	731.60*	1,060.80*	1,337.30*				70.80*	149.50*	224.40*
90	769.80*	1,114.30*	1,405.60*				74.60*	157.10*	235.80*
91	799.00*	1,155.40*	1,460.00*				77.30*	163.10*	245.60*
92	829.30*	1,198.10*	1,516.70*				80.10*	169.10*	255.70*
93	860.80*	1,242.50*	1,575.60*				83.00*	175.40*	266.20*
94	893.40*	1,288.40*	1,636.70*				86.10*	182.00*	277.30*
95	927.30*	1,336.10*	1,700.30*				89.20*	188.80*	288.70*
96	958.60*	1,383.10*	1,765.90*				92.30*	196.00*	301.60*
97	991.00*	1,431.90*	1,834.20*				95.50*	203.50*	315.00*
98	1,024.50*	1,482.40*	1,905.00*				98.70*	211.30*	329.00*
99	1,059.10*	1,534.60*	1,978.60*				102.10*	219.30*	343.70*
100	1,059.10*	1,534.60*	1,978.60*				102.10*	219.30*	343.70*
101	1,059.10*	1,534.60*	1,978.60*				102.10*	219.30*	343.70*
102	1,059.10*	1,534.60*	1,978.60*				102.10*	219.30*	343.70*
103	1,059.10*	1,534.60*	1,978.60*				102.10*	219.30*	343.70*
104	1,059.10*	1,534.60*	1,978.60*				102.10*	219.30*	343.70*
105	1,059.10*	1,534.60*	1,978.60*				102.10*	219.30*	343.70*
106	1,059.10*	1,534.60*	1,978.60*				102.10*	219.30*	343.70*
107	1,059.10*	1,534.60*	1,978.60*				102.10*	219.30*	343.70*
108	1,059.10*	1,534.60*	1,978.60*				102.10*	219.30*	343.70*
109	1,059.10*	1,534.60*	1,978.60*				102.10*	219.30*	343.70*
110	1,059.10*	1,534.60*	1,978.60*				102.10*	219.30*	343.70*

* Rates applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company

Long Term Care Policy RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates

Annual Premium per \$10 of Long-Term Care Daily Benefit

\$10/day for Nursing Home; \$10/day for Home Care & Adult Day Care

91 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
18-40	34.90	46.50	57.70	134.40	195.50	261.60	1.90	4.30	9.00
41	36.40	48.60	60.30	135.20	196.50	262.90	2.00	4.40	9.40
42	38.00	50.80	63.10	136.00	197.50	264.00	2.10	4.80	9.90
43	39.60	53.00	65.90	136.70	198.50	265.20	2.20	5.00	10.40
44	41.30	55.40	68.90	137.40	199.40	266.20	2.40	5.30	10.80
45	43.10	57.80	72.00	138.10	200.30	267.30	2.40	5.60	11.30
46	45.00	60.40	75.30	138.60	201.00	268.10	2.60	5.90	12.00
47	46.90	63.00	78.70	139.30	201.80	269.00	2.90	6.30	12.50
48	49.00	65.90	82.30	139.70	202.40	269.50	2.90	6.50	13.00
49	51.00	68.80	85.90	140.10	202.90	270.10	3.10	7.00	13.80
50	53.20	71.90	89.80	140.60	203.30	270.70	3.30	7.30	14.40
51	55.60	75.00	93.90	140.90	203.80	271.10	3.40	7.80	15.10
52	57.90	78.40	98.20	141.20	204.00	271.60	3.70	8.10	15.90
53	60.40	81.90	102.60	141.40	204.10	272.10	4.00	8.60	16.60
54	63.00	85.50	107.30	141.50	204.10	272.60	4.10	9.10	17.30
55	65.80	89.30	112.10	141.60	204.10	273.10	4.30	9.60	18.20
56	69.60	94.60	118.80	143.30	206.50	273.80	4.70	10.30	19.20
57	73.80	100.30	126.00	144.90	208.80	276.50	5.00	11.10	20.40
58	78.20	106.40	133.60	146.40	210.60	279.00	5.40	11.80	21.60
59	82.80	112.80	141.70	147.80	212.60	281.20	5.80	12.50	22.90
60	87.80	119.50	150.30	149.10	214.40	283.30	6.20	13.50	24.20
61	93.70	127.60	160.60	151.50	217.80	287.40	6.60	14.50	25.90
62	100.00	136.30	171.50	153.90	221.00	291.50	7.30	15.60	27.60
63	106.80	145.50	183.00	156.00	224.00	295.40	7.70	16.90	29.60
64	114.00	155.40	195.50	158.10	226.90	298.90	8.40	18.10	31.60
65	121.70	166.00	208.90	160.10	229.40	301.90	9.00	19.40	33.70
66	134.20	183.10	230.50	167.40	240.00	315.80	10.00	21.60	37.20
67	148.10	202.00	254.40	174.90	250.80	329.70	11.20	24.10	41.00
68	163.20	222.90	280.70	182.50	261.80	343.90	12.50	26.80	45.40
69	180.10	245.90	309.80	190.20	272.80	358.00	14.00	29.80	50.10
70	198.70	271.30	341.80	197.80	283.80	372.50	15.50	33.10	55.30
71	219.60	299.90	377.90	206.70	296.60	389.20	17.40	36.80	61.10
72	242.80	331.40	417.70	211.60	309.60	406.30	19.40	41.00	67.60
73	268.50	366.30	461.80	214.10	322.60	423.30	21.60	45.60	74.80
74	291.50	404.80	510.50	218.20	335.60	440.20	23.50	50.80	82.60
75	298.40	447.40	564.30	219.50	348.30	456.80	24.40	56.50	91.30
76	324.10	485.30	612.40	226.00	359.00	471.30	26.80	61.90	99.50
77	352.10	526.50	664.70	232.20	369.40	485.40	29.40	67.60	108.30
78	382.60	571.30	721.50	238.10	379.40	499.20	32.20	73.90	117.80
79	415.60	619.80	783.00	243.60	389.00	512.50	35.40	80.80	128.20

Northwestern Long Term Care Insurance Company

Long Term Care Policy RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates

Annual Premium per \$10 of Long-Term Care Daily Benefit

\$10/day for Nursing Home; \$10/day for Home Care & Adult Day Care

91 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
80	451.50*	672.30*	849.80*				38.80*	88.50*	139.50*
81	484.60*	719.80*	910.00*				42.10*	95.40*	149.90*
82	520.10*	770.60*	974.50*				45.50*	102.90*	160.90*
83	558.20*	825.10*	1,043.50*				49.30*	110.80*	172.90*
84	599.10*	883.40*	1,117.40*				53.40*	119.50*	185.80*
85	643.00*	945.90*	1,196.50*				57.80*	128.80*	199.40*
86	675.30*	990.60*	1,253.50*				61.00*	135.10*	208.90*
87	709.20*	1,037.60*	1,313.10*				64.30*	141.80*	218.90*
88	744.80*	1,086.80*	1,375.80*				67.80*	148.80*	229.20*
89	782.30*	1,138.30*	1,441.30*				71.40*	156.00*	240.10*
90	821.60*	1,192.10*	1,510.00*				75.20*	163.80*	251.60*
91	850.70*	1,233.00*	1,564.20*				78.10*	169.60*	261.30*
92	880.90*	1,275.40*	1,620.30*				81.00*	175.60*	271.40*
93	912.20*	1,319.10*	1,678.60*				83.90*	181.80*	282.00*
94	944.60*	1,364.40*	1,738.90*				87.00*	188.30*	292.80*
95	978.10*	1,411.10*	1,801.30*				90.30*	195.00*	304.20*
96	1,009.40*	1,458.60*	1,868.40*				93.30*	202.50*	317.30*
97	1,041.70*	1,507.60*	1,937.90*				96.30*	210.30*	331.20*
98	1,075.00*	1,558.40*	2,010.10*				99.50*	218.30*	345.50*
99	1,109.40*	1,610.80*	2,084.90*				102.80*	226.60*	360.50*
100	1,109.40*	1,610.80*	2,084.90*				102.80*	226.60*	360.50*
101	1,109.40*	1,610.80*	2,084.90*				102.80*	226.60*	360.50*
102	1,109.40*	1,610.80*	2,084.90*				102.80*	226.60*	360.50*
103	1,109.40*	1,610.80*	2,084.90*				102.80*	226.60*	360.50*
104	1,109.40*	1,610.80*	2,084.90*				102.80*	226.60*	360.50*
105	1,109.40*	1,610.80*	2,084.90*				102.80*	226.60*	360.50*
106	1,109.40*	1,610.80*	2,084.90*				102.80*	226.60*	360.50*
107	1,109.40*	1,610.80*	2,084.90*				102.80*	226.60*	360.50*
108	1,109.40*	1,610.80*	2,084.90*				102.80*	226.60*	360.50*
109	1,109.40*	1,610.80*	2,084.90*				102.80*	226.60*	360.50*
110	1,109.40*	1,610.80*	2,084.90*				102.80*	226.60*	360.50*

* Rates applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company

Long Term Care Policy RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates

Annual Premium per \$10 of Long-Term Care Daily Benefit

\$10/day for Nursing Home; \$5/day for Home Care & Adult Day Care

91 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
18-40	28.20	36.30	43.60	105.80	151.10	199.00	1.80	3.50	6.20
41	29.40	37.80	45.50	106.50	152.10	200.30	1.80	3.80	6.50
42	30.60	39.40	47.60	107.10	153.10	201.40	1.90	4.00	6.90
43	31.80	41.10	49.70	107.90	153.90	202.70	2.10	4.10	7.30
44	33.10	42.90	52.00	108.60	154.80	203.60	2.20	4.40	7.50
45	34.50	44.80	54.20	109.10	155.60	204.80	2.30	4.60	8.10
46	36.00	46.60	56.70	109.70	156.40	205.70	2.40	4.90	8.30
47	37.40	48.60	59.20	110.20	157.10	206.60	2.50	5.10	8.80
48	38.90	50.80	61.90	110.80	157.80	207.40	2.80	5.40	9.20
49	40.60	52.90	64.60	111.20	158.40	208.10	2.90	5.80	9.80
50	42.20	55.30	67.50	111.70	158.90	208.80	3.10	6.00	10.30
51	44.00	57.60	70.50	112.10	159.40	209.40	3.20	6.40	10.90
52	45.90	60.00	73.70	112.30	160.00	209.80	3.30	6.80	11.30
53	47.70	62.60	77.00	112.80	160.30	210.30	3.50	7.10	12.00
54	49.70	65.40	80.30	113.00	160.50	210.70	3.70	7.40	12.70
55	51.70	68.10	84.00	113.30	160.80	210.90	4.10	7.90	13.30
56	54.80	72.30	89.20	114.80	163.00	213.70	4.30	8.40	14.00
57	58.00	76.60	94.60	116.40	165.30	216.60	4.50	8.90	15.00
58	61.40	81.30	100.40	117.90	167.30	219.30	4.80	9.50	16.00
59	65.00	86.10	106.60	119.40	169.30	221.80	5.20	10.10	17.00
60	68.80	91.30	113.10	120.80	171.30	224.30	5.50	10.90	18.10
61	73.50	97.60	120.90	123.10	174.50	228.70	5.90	11.60	19.50
62	78.40	104.30	129.40	125.40	177.90	232.80	6.40	12.60	20.80
63	83.70	111.50	138.50	127.60	181.00	236.70	6.90	13.50	22.20
64	89.40	119.30	148.10	129.70	184.00	240.60	7.40	14.50	23.90
65	95.50	127.40	158.50	131.80	187.00	244.30	7.90	15.80	25.50
66	105.40	140.90	175.20	138.40	196.30	256.60	8.90	17.40	28.30
67	116.40	155.60	193.80	145.10	206.00	269.10	9.90	19.50	31.30
68	128.50	172.00	214.40	152.00	215.90	282.00	11.10	21.60	34.70
69	141.90	190.10	237.10	159.10	225.90	295.00	12.30	24.10	38.50
70	156.60	210.10	262.30	166.20	236.00	308.10	13.80	26.90	42.50
71	173.50	232.90	290.70	174.10	247.40	323.30	15.30	29.90	47.30
72	192.20	257.90	322.30	178.80	259.00	338.50	17.10	33.40	52.50
73	212.90	285.80	357.20	181.50	270.60	354.00	19.00	37.10	58.20
74	231.40	316.50	396.00	185.60	282.40	369.60	20.80	41.40	64.60
75	237.40	350.60	439.00	187.40	294.00	384.90	21.40	46.00	71.60
76	258.30	381.30	477.60	193.00	303.10	397.40	23.50	50.40	78.30
77	281.00	414.50	519.60	198.50	312.00	409.60	25.80	55.10	85.30
78	305.80	450.60	565.20	203.60	320.60	421.60	28.20	60.50	93.10
79	332.70	490.00	615.00	208.50	328.90	432.90	30.90	66.10	101.50

Northwestern Long Term Care Insurance Company
Long Term Care Policy RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates
Annual Premium per \$10 of Long-Term Care Daily Benefit
 \$10/day for Nursing Home; \$5/day for Home Care & Adult Day Care
 91 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
80	362.00*	532.80*	669.10*				33.80*	72.40*	110.80*
81	389.00*	571.60*	718.10*				36.60*	78.30*	119.20*
82	418.10*	613.40*	770.80*				39.60*	84.50*	128.30*
83	449.30*	658.30*	827.30*				42.90*	91.10*	138.10*
84	482.90*	706.30*	888.00*				46.30*	98.50*	148.60*
85	519.00*	757.90*	953.20*				50.10*	106.30*	159.90*
86	546.10*	796.00*	1,001.80*				52.80*	111.80*	168.00*
87	574.60*	836.10*	1,052.90*				55.60*	117.50*	176.50*
88	604.60*	878.30*	1,106.40*				58.50*	123.50*	185.60*
89	636.20*	922.40*	1,162.90*				61.60*	130.00*	195.10*
90	669.40*	968.90*	1,222.30*				64.80*	136.60*	205.00*
91	694.80*	1,004.80*	1,269.60*				67.20*	141.80*	213.60*
92	721.20*	1,041.90*	1,318.90*				69.60*	147.00*	222.40*
93	748.50*	1,080.40*	1,370.10*				72.20*	152.60*	231.50*
94	776.90*	1,120.40*	1,423.20*				74.80*	158.30*	241.20*
95	806.40*	1,161.90*	1,478.50*				77.50*	164.10*	251.00*
96	833.60*	1,202.80*	1,535.60*				80.20*	170.40*	262.30*
97	861.70*	1,245.10*	1,595.00*				83.10*	177.00*	273.90*
98	890.80*	1,289.00*	1,656.60*				85.90*	183.80*	286.10*
99	920.90*	1,334.50*	1,720.60*				88.80*	190.60*	298.90*
100	920.90*	1,334.50*	1,720.60*				88.80*	190.60*	298.90*
101	920.90*	1,334.50*	1,720.60*				88.80*	190.60*	298.90*
102	920.90*	1,334.50*	1,720.60*				88.80*	190.60*	298.90*
103	920.90*	1,334.50*	1,720.60*				88.80*	190.60*	298.90*
104	920.90*	1,334.50*	1,720.60*				88.80*	190.60*	298.90*
105	920.90*	1,334.50*	1,720.60*				88.80*	190.60*	298.90*
106	920.90*	1,334.50*	1,720.60*				88.80*	190.60*	298.90*
107	920.90*	1,334.50*	1,720.60*				88.80*	190.60*	298.90*
108	920.90*	1,334.50*	1,720.60*				88.80*	190.60*	298.90*
109	920.90*	1,334.50*	1,720.60*				88.80*	190.60*	298.90*
110	920.90*	1,334.50*	1,720.60*				88.80*	190.60*	298.90*

* Rates applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company

Long Term Care Policy RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates

Annual Premium per \$10 of Long-Term Care Daily Benefit

\$10/day for Nursing Home; \$10/day for Home Care & Adult Day Care

181 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
18-40	31.70	42.40	52.50	122.30	177.90	238.00	1.70	3.90	8.20
41	33.10	44.30	54.90	123.00	178.90	239.20	1.80	4.00	8.60
42	34.50	46.10	57.30	123.80	179.80	240.20	1.90	4.40	9.00
43	36.10	48.30	59.90	124.40	180.60	241.30	2.00	4.50	9.50
44	37.50	50.40	62.70	125.10	181.40	242.30	2.20	4.80	9.90
45	39.30	52.50	65.50	125.60	182.30	243.20	2.20	5.10	10.30
46	40.90	55.00	68.50	126.20	182.90	243.90	2.40	5.40	10.90
47	42.70	57.40	71.60	126.70	183.60	244.80	2.60	5.80	11.30
48	44.60	60.00	74.90	127.20	184.10	245.20	2.60	5.90	11.80
49	46.40	62.60	78.30	127.50	184.60	245.80	2.80	6.40	12.50
50	48.40	65.40	81.80	127.90	185.00	246.40	3.00	6.60	13.10
51	50.60	68.30	85.40	128.30	185.40	246.60	3.10	7.00	13.80
52	52.70	71.40	89.30	128.50	185.60	247.10	3.40	7.40	14.40
53	55.00	74.50	93.30	128.60	185.80	247.70	3.60	7.90	15.10
54	57.30	77.80	97.60	128.70	185.80	248.20	3.70	8.30	15.70
55	59.80	81.30	101.90	128.80	185.80	248.70	3.90	8.80	16.50
56	63.40	86.10	108.20	130.50	187.90	249.10	4.30	9.40	17.60
57	67.20	91.30	114.70	131.80	190.00	251.70	4.50	10.10	18.60
58	71.20	96.80	121.60	133.20	191.60	253.90	5.00	10.80	19.60
59	75.40	102.60	129.00	134.50	193.50	255.80	5.30	11.40	20.80
60	79.90	108.80	136.80	135.60	195.10	257.80	5.60	12.30	22.00
61	85.30	116.10	146.10	137.80	198.10	261.60	6.10	13.30	23.50
62	91.00	124.00	156.00	140.00	201.10	265.20	6.60	14.30	25.10
63	97.20	132.40	166.50	141.90	203.90	268.80	7.00	15.40	26.90
64	103.70	141.40	178.00	143.90	206.50	272.00	7.60	16.50	28.70
65	110.70	151.00	190.10	145.60	208.80	274.70	8.30	17.60	30.70
66	122.10	166.60	209.70	152.40	218.40	287.30	9.10	19.60	33.80
67	134.80	183.90	231.50	159.20	228.10	300.00	10.20	22.00	37.30
68	148.50	202.90	255.50	166.10	238.30	312.90	11.40	24.40	41.30
69	163.90	223.80	282.00	173.00	248.30	325.80	12.80	27.10	45.50
70	180.70	246.90	311.00	180.00	258.30	338.90	14.10	30.10	50.30
71	199.80	272.90	343.90	188.10	269.90	354.30	15.80	33.50	55.60
72	220.90	301.50	380.10	192.60	281.80	369.70	17.60	37.30	61.50
73	244.30	333.30	420.20	194.80	293.60	385.20	19.60	41.50	68.00
74	265.20	368.40	464.60	198.50	305.40	400.50	21.40	46.10	75.10
75	271.50	407.10	513.50	199.70	316.90	415.70	22.20	51.40	83.10
76	294.90	441.60	557.30	205.70	326.80	428.90	24.40	56.30	90.50
77	320.40	479.10	604.90	211.30	336.10	441.70	26.80	61.50	98.50
78	348.20	519.90	656.60	216.70	345.30	454.20	29.30	67.30	107.10
79	378.20	564.00	712.50	221.70	354.00	466.30	32.20	73.50	116.60

Northwestern Long Term Care Insurance Company

Long Term Care Policy RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates

Annual Premium per \$10 of Long-Term Care Daily Benefit

\$10/day for Nursing Home; \$10/day for Home Care & Adult Day Care

181 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
80	410.90*	611.80*	773.40*				35.30*	80.50*	126.90*
81	441.00*	655.00*	828.10*				38.30*	86.80*	136.40*
82	473.30*	701.30*	886.70*				41.40*	93.60*	146.50*
83	508.00*	750.90*	949.70*				44.90*	100.80*	157.30*
84	545.20*	803.90*	1,016.70*				48.60*	108.80*	169.00*
85	585.10*	860.80*	1,088.90*				52.60*	117.10*	181.50*
86	614.50*	901.50*	1,140.60*				55.50*	123.00*	190.10*
87	645.40*	944.30*	1,195.00*				58.50*	129.00*	199.20*
88	677.80*	989.00*	1,252.00*				61.70*	135.40*	208.50*
89	711.90*	1,035.80*	1,311.60*				65.00*	142.00*	218.50*
90	747.70*	1,084.90*	1,374.10*				68.40*	149.00*	228.90*
91	774.10*	1,122.00*	1,423.40*				71.10*	154.40*	237.80*
92	801.60*	1,160.60*	1,474.50*				73.70*	159.90*	247.00*
93	830.10*	1,200.40*	1,527.50*				76.30*	165.40*	256.60*
94	859.60*	1,241.60*	1,582.40*				79.20*	171.30*	266.40*
95	890.10*	1,284.10*	1,639.20*				82.20*	177.50*	276.80*
96	918.60*	1,327.40*	1,700.30*				84.90*	184.30*	288.70*
97	947.90*	1,372.00*	1,763.50*				87.60*	191.40*	301.50*
98	978.30*	1,418.10*	1,829.10*				90.50*	198.60*	314.50*
99	1,009.60*	1,465.80*	1,897.40*				93.50*	206.30*	328.00*
100	1,009.60*	1,465.80*	1,897.40*				93.50*	206.30*	328.00*
101	1,009.60*	1,465.80*	1,897.40*				93.50*	206.30*	328.00*
102	1,009.60*	1,465.80*	1,897.40*				93.50*	206.30*	328.00*
103	1,009.60*	1,465.80*	1,897.40*				93.50*	206.30*	328.00*
104	1,009.60*	1,465.80*	1,897.40*				93.50*	206.30*	328.00*
105	1,009.60*	1,465.80*	1,897.40*				93.50*	206.30*	328.00*
106	1,009.60*	1,465.80*	1,897.40*				93.50*	206.30*	328.00*
107	1,009.60*	1,465.80*	1,897.40*				93.50*	206.30*	328.00*
108	1,009.60*	1,465.80*	1,897.40*				93.50*	206.30*	328.00*
109	1,009.60*	1,465.80*	1,897.40*				93.50*	206.30*	328.00*
110	1,009.60*	1,465.80*	1,897.40*				93.50*	206.30*	328.00*

* Rates applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company

Long Term Care Policy RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates

Annual Premium per \$10 of Long-Term Care Daily Benefit

\$10/day for Nursing Home; \$5/day for Home Care & Adult Day Care
181 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
18-40	25.60	33.00	39.70	96.30	137.50	181.10	1.70	3.10	5.70
41	26.70	34.40	41.50	96.90	138.40	182.30	1.70	3.40	6.00
42	27.80	35.90	43.30	97.50	139.40	183.30	1.70	3.60	6.20
43	28.90	37.40	45.20	98.20	140.00	184.50	1.90	3.80	6.60
44	30.10	39.00	47.30	98.80	140.90	185.30	2.00	4.00	6.90
45	31.50	40.80	49.30	99.30	141.60	186.30	2.10	4.30	7.30
46	32.80	42.40	51.60	99.80	142.30	187.20	2.20	4.40	7.50
47	34.00	44.30	53.80	100.30	143.00	188.00	2.30	4.60	8.10
48	35.40	46.10	56.30	100.80	143.50	188.60	2.50	4.90	8.50
49	37.00	48.10	58.80	101.20	144.10	189.40	2.60	5.30	8.80
50	38.40	50.30	61.40	101.60	144.60	189.90	2.80	5.50	9.40
51	40.00	52.50	64.10	102.00	145.00	190.60	2.90	5.80	9.90
52	41.70	54.60	67.10	102.20	145.60	191.00	3.00	6.10	10.30
53	43.50	57.00	70.10	102.60	145.90	191.40	3.20	6.50	10.90
54	45.20	59.50	73.10	102.90	146.00	191.80	3.40	6.80	11.60
55	47.10	62.00	76.40	103.10	146.30	191.90	3.70	7.10	12.10
56	49.80	65.80	81.10	104.50	148.40	194.50	3.90	7.60	12.70
57	52.80	69.80	86.10	105.90	150.40	197.10	4.10	8.10	13.70
58	55.90	74.00	91.40	107.40	152.30	199.60	4.40	8.60	14.60
59	59.20	78.40	97.00	108.60	154.00	201.80	4.70	9.30	15.50
60	62.60	83.00	103.00	109.90	155.90	204.10	5.10	9.90	16.40
61	66.90	88.90	110.00	112.00	158.80	208.10	5.40	10.60	17.80
62	71.40	94.90	117.70	114.10	161.90	211.90	5.80	11.50	19.00
63	76.20	101.50	126.00	116.20	164.80	215.40	6.30	12.30	20.30
64	81.40	108.50	134.70	118.00	167.50	218.90	6.70	13.30	21.70
65	86.90	115.90	144.20	119.90	170.10	222.30	7.30	14.40	23.10
66	95.90	128.30	159.50	126.00	178.60	233.50	8.10	15.80	25.70
67	105.90	141.60	176.40	132.00	187.50	244.90	9.00	17.80	28.50
68	116.90	156.50	195.10	138.40	196.50	256.60	10.10	19.60	31.60
69	129.10	173.00	215.80	144.80	205.50	268.50	11.20	22.00	35.00
70	142.60	191.30	238.70	151.30	214.80	280.40	12.50	24.50	38.70
71	157.90	211.90	264.60	158.50	225.10	294.20	13.90	27.10	43.00
72	174.90	234.60	293.30	162.80	235.80	308.10	15.50	30.40	47.80
73	193.70	260.00	325.10	165.20	246.30	322.10	17.30	33.80	53.00
74	210.60	288.00	360.40	168.90	257.00	336.30	19.00	37.60	58.80
75	216.00	319.10	399.50	170.50	267.50	350.40	19.50	41.90	65.10
76	235.10	347.00	434.60	175.60	275.90	361.70	21.40	45.90	71.20
77	255.70	377.30	472.80	180.60	283.90	372.70	23.50	50.10	77.60
78	278.30	410.10	514.40	185.30	291.80	383.60	25.70	55.00	84.80
79	302.80	445.90	559.70	189.70	299.30	393.90	28.10	60.10	92.40

Northwestern Long Term Care Insurance Company

Long Term Care Policy RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates

Annual Premium per \$10 of Long-Term Care Daily Benefit

\$10/day for Nursing Home; \$5/day for Home Care & Adult Day Care
181 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
80	329.40*	484.80*	608.90*				30.80*	65.90*	100.80*
81	354.00*	520.10*	653.50*				33.30*	71.30*	108.40*
82	380.50*	558.10*	701.40*				36.00*	76.90*	116.70*
83	408.90*	599.00*	752.80*				39.00*	82.90*	125.60*
84	439.40*	642.80*	808.10*				42.10*	89.60*	135.20*
85	472.30*	689.60*	867.40*				45.60*	96.80*	145.50*
86	497.00*	724.40*	911.60*				48.00*	101.80*	152.90*
87	522.90*	760.90*	958.10*				50.60*	106.90*	160.70*
88	550.20*	799.30*	1,006.90*				53.20*	112.40*	168.90*
89	578.90*	839.40*	1,058.20*				56.10*	118.30*	177.60*
90	609.20*	881.60*	1,112.30*				59.00*	124.40*	186.60*
91	632.30*	914.40*	1,155.30*				61.20*	129.00*	194.40*
92	656.30*	948.10*	1,200.20*				63.30*	133.80*	202.40*
93	681.10*	983.10*	1,246.70*				65.70*	138.90*	210.70*
94	707.00*	1,019.50*	1,295.20*				68.10*	144.00*	219.40*
95	733.80*	1,057.30*	1,345.40*				70.50*	149.40*	228.40*
96	758.60*	1,094.50*	1,397.40*				73.00*	155.00*	238.70*
97	784.10*	1,133.10*	1,451.50*				75.60*	161.10*	249.20*
98	810.60*	1,173.00*	1,507.50*				78.20*	167.30*	260.40*
99	838.00*	1,214.40*	1,565.70*				80.80*	173.50*	272.00*
100	838.00*	1,214.40*	1,565.70*				80.80*	173.50*	272.00*
101	838.00*	1,214.40*	1,565.70*				80.80*	173.50*	272.00*
102	838.00*	1,214.40*	1,565.70*				80.80*	173.50*	272.00*
103	838.00*	1,214.40*	1,565.70*				80.80*	173.50*	272.00*
104	838.00*	1,214.40*	1,565.70*				80.80*	173.50*	272.00*
105	838.00*	1,214.40*	1,565.70*				80.80*	173.50*	272.00*
106	838.00*	1,214.40*	1,565.70*				80.80*	173.50*	272.00*
107	838.00*	1,214.40*	1,565.70*				80.80*	173.50*	272.00*
108	838.00*	1,214.40*	1,565.70*				80.80*	173.50*	272.00*
109	838.00*	1,214.40*	1,565.70*				80.80*	173.50*	272.00*
110	838.00*	1,214.40*	1,565.70*				80.80*	173.50*	272.00*

* Rates applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company

Non-forfeiture Benefit RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates
(Shortened Benefit Period Option)

Annual Premium per \$10 of Long-Term Care Daily Benefit
\$10/day for Nursing Home; \$10/day for Home Care & Adult Day Care
46 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
18-40	6.20	6.50	7.00	6.90	8.10	9.50	0.10	0.20	0.50
41	6.40	6.80	7.20	7.20	8.30	9.80	0.10	0.20	0.50
42	6.60	7.00	7.50	7.50	8.70	10.10	0.10	0.30	0.60
43	6.80	7.30	7.80	7.80	8.90	10.50	0.20	0.30	0.60
44	7.00	7.50	8.10	8.10	9.30	10.80	0.20	0.30	0.60
45	7.30	7.70	8.30	8.40	9.70	11.30	0.20	0.40	0.80
46	7.50	8.00	8.60	8.70	9.90	11.60	0.20	0.40	0.80
47	7.80	8.20	8.90	9.00	10.30	12.00	0.20	0.50	0.80
48	8.00	8.50	9.30	9.30	10.70	12.30	0.30	0.50	0.80
49	8.30	8.70	9.60	9.60	11.10	12.70	0.30	0.50	0.80
50	8.50	9.00	9.90	10.00	11.40	13.10	0.30	0.60	0.90
51	8.80	9.30	10.20	10.40	11.80	13.50	0.30	0.70	1.00
52	9.10	9.60	10.60	10.70	12.20	13.90	0.30	0.70	1.10
53	9.40	9.90	10.90	11.00	12.50	14.30	0.40	0.70	1.20
54	9.60	10.30	11.30	11.50	12.80	14.80	0.50	0.70	1.30
55	9.90	10.60	11.70	11.90	13.30	15.10	0.50	0.70	1.40
56	10.40	11.10	12.30	12.10	13.50	15.40	0.50	0.80	1.40
57	10.90	11.60	12.90	12.40	13.80	15.80	0.50	0.90	1.50
58	11.40	12.20	13.50	12.70	14.00	16.10	0.50	0.90	1.60
59	11.90	12.80	14.30	13.10	14.30	16.30	0.70	1.00	1.70
60	12.40	13.40	14.90	13.50	14.50	16.70	0.80	1.10	1.80
61	13.10	14.10	15.70	13.70	14.80	17.10	0.80	1.30	2.00
62	13.80	14.90	16.70	14.10	15.00	17.20	0.90	1.30	2.00
63	14.60	15.70	17.60	14.30	15.20	17.50	0.90	1.50	2.20
64	15.40	16.60	18.60	14.70	15.40	17.80	1.00	1.50	2.30
65	16.20	17.50	19.70	14.90	15.60	18.00	1.10	1.60	2.40
66	17.40	18.90	21.40	15.70	16.40	18.90	1.20	1.80	2.70
67	18.70	20.50	23.30	16.50	17.00	19.70	1.30	2.00	3.00
68	20.00	22.30	25.40	17.00	18.90	21.80	1.50	2.20	3.30
69	21.40	24.10	27.60	17.50	19.40	22.40	1.70	2.50	3.70
70	22.90	26.10	30.00	18.00	20.00	23.10	1.80	2.80	4.10
71	24.30	27.60	31.70	18.60	20.60	23.80	2.00	3.00	4.40
72	25.90	29.10	33.50	19.10	21.30	24.50	2.00	3.20	4.70
73	27.40	30.50	35.20	19.70	21.90	25.30	2.20	3.50	5.10
74	29.10	32.00	37.10	20.30	22.50	26.00	2.20	3.80	5.40
75	30.80	33.60	38.70	20.90	23.20	26.80	2.30	4.00	5.90
76	32.30	34.50	39.40	21.50	23.90	27.60	2.50	4.10	6.00
77	33.90	35.30	39.90	22.20	24.60	28.40	2.60	4.30	6.00
78	35.60	38.30	42.90	22.80	25.40	29.30	2.80	4.60	7.50
79	37.30	40.10	44.90	23.50	26.10	30.20	3.10	4.90	8.00

Northwestern Long Term Care Insurance Company

Non-forfeiture Benefit RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates
(Shortened Benefit Period Option)

Annual Premium per \$10 of Long-Term Care Daily Benefit
\$10/day for Nursing Home; \$10/day for Home Care & Adult Day Care
46 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
80	39.00*	41.90*	47.00*				3.30*	5.30*	8.60*
81	41.10*	44.20*	49.50*				3.50*	5.70*	9.30*
82	43.40*	46.70*	52.30*				3.80*	6.10*	10.00*
83	45.90*	49.40*	55.30*				4.10*	6.60*	10.70*
84	48.30*	51.90*	58.20*				4.40*	7.10*	11.50*
85	51.10*	54.90*	61.60*				4.70*	7.60*	12.40*
86	55.70*	59.90*	67.10*				5.10*	8.20*	13.30*
87	60.80*	65.40*	73.30*				5.50*	8.80*	14.30*
88	66.10*	71.10*	79.60*				5.90*	9.50*	15.40*
89	72.00*	77.40*	86.70*				6.30*	10.20*	16.60*
90	78.20*	84.10*	94.20*				6.80*	10.90*	17.80*
91	79.80*	85.80*	96.10*				7.30*	11.70*	19.20*
92	81.40*	87.50*	98.10*				7.80*	12.60*	20.60*
93	83.10*	89.40*	100.10*				8.40*	13.60*	22.10*
94	84.90*	91.30*	102.30*				9.00*	14.60*	23.80*
95	86.50*	93.00*	104.20*				9.70*	15.70*	25.60*
96	86.50*	93.00*	104.20*				9.70*	15.70*	25.60*
97	86.50*	93.00*	104.20*				9.70*	15.70*	25.60*
98	86.50*	93.00*	104.20*				9.70*	15.70*	25.60*
99	86.50*	93.00*	104.20*				9.70*	15.70*	25.60*
100	86.50*	93.00*	104.20*				9.70*	15.70*	25.60*
101	86.50*	93.00*	104.20*				9.70*	15.70*	25.60*
102	86.50*	93.00*	104.20*				9.70*	15.70*	25.60*
103	86.50*	93.00*	104.20*				9.70*	15.70*	25.60*
104	86.50*	93.00*	104.20*				9.70*	15.70*	25.60*
105	86.50*	93.00*	104.20*				9.70*	15.70*	25.60*
106	86.50*	93.00*	104.20*				9.70*	15.70*	25.60*
107	86.50*	93.00*	104.20*				9.70*	15.70*	25.60*
108	86.50*	93.00*	104.20*				9.70*	15.70*	25.60*
109	86.50*	93.00*	104.20*				9.70*	15.70*	25.60*
110	86.50*	93.00*	104.20*				9.70*	15.70*	25.60*

* Rates applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company

Non-forfeiture Benefit RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates
(Shortened Benefit Period Option)

Annual Premium per \$10 of Long-Term Care Daily Benefit

\$10/day for Nursing Home; \$5/day for Home Care & Adult Day Care
46 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
18-40	5.20	5.40	5.60	4.90	5.40	6.20	0.10	0.20	0.50
41	5.40	5.50	5.80	5.10	5.70	6.50	0.10	0.20	0.50
42	5.50	5.60	6.00	5.40	5.90	6.70	0.10	0.30	0.50
43	5.70	5.80	6.20	5.60	6.20	7.00	0.10	0.30	0.50
44	5.80	5.90	6.40	5.80	6.60	7.30	0.20	0.30	0.50
45	6.00	6.10	6.60	6.00	6.80	7.70	0.20	0.30	0.50
46	6.10	6.40	6.80	6.30	6.90	8.00	0.20	0.30	0.60
47	6.30	6.50	6.90	6.60	7.30	8.40	0.20	0.30	0.70
48	6.50	6.70	7.20	6.80	7.60	8.70	0.20	0.30	0.70
49	6.70	6.90	7.30	7.00	7.80	9.10	0.20	0.30	0.70
50	6.80	7.10	7.60	7.30	8.10	9.40	0.30	0.40	0.70
51	7.00	7.20	7.80	7.60	8.50	9.80	0.30	0.40	0.70
52	7.20	7.50	8.00	7.80	8.80	10.20	0.30	0.40	0.80
53	7.40	7.70	8.30	8.10	9.00	10.50	0.30	0.50	0.80
54	7.60	7.90	8.50	8.30	9.40	11.00	0.30	0.50	0.90
55	7.70	8.10	8.70	8.80	9.80	11.40	0.50	0.50	1.00
56	8.00	8.50	9.20	9.10	10.00	11.60	0.50	0.50	1.00
57	8.50	8.80	9.60	9.20	10.30	11.70	0.50	0.60	1.00
58	8.80	9.20	10.00	9.60	10.70	12.10	0.50	0.70	1.10
59	9.20	9.60	10.60	9.90	10.90	12.20	0.50	0.80	1.10
60	9.60	10.00	11.00	10.20	11.20	12.50	0.50	0.90	1.20
61	10.00	10.50	11.60	10.60	11.50	12.80	0.70	0.90	1.30
62	10.60	11.00	12.20	10.80	11.80	13.00	0.70	1.10	1.40
63	11.10	11.70	12.90	11.30	11.90	13.30	0.80	1.10	1.40
64	11.60	12.30	13.60	11.70	12.10	13.60	0.80	1.20	1.60
65	12.20	13.00	14.30	12.00	12.30	13.90	0.90	1.20	1.60
66	13.20	14.00	15.60	12.60	13.00	14.50	0.90	1.40	1.80
67	14.10	15.30	16.90	13.40	13.50	15.40	1.10	1.40	2.00
68	15.20	16.50	18.30	13.80	15.00	17.30	1.10	1.70	2.30
69	16.40	18.00	19.90	14.20	15.50	17.80	1.20	1.70	2.50
70	17.50	19.40	21.70	14.60	15.90	18.30	1.40	2.10	2.70
71	18.60	20.50	22.80	15.10	16.40	18.90	1.50	2.10	3.00
72	19.80	21.60	23.90	15.50	16.90	19.40	1.50	2.20	3.30
73	20.90	22.70	25.10	16.00	17.40	20.00	1.70	2.20	3.50
74	22.10	23.70	26.10	16.50	17.90	20.60	1.80	2.40	3.80
75	23.30	24.90	27.20	17.00	18.50	21.20	1.80	2.40	4.00
76	24.40	25.50	27.70	17.50	19.00	21.90	1.90	2.50	4.20
77	25.40	26.10	28.10	18.00	19.60	22.50	2.20	2.70	4.30
78	26.60	28.00	30.60	18.50	20.20	23.20	2.40	3.40	5.50
79	27.60	29.10	31.70	19.10	20.80	23.90	2.50	3.60	5.90

Northwestern Long Term Care Insurance Company

Non-forfeiture Benefit RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates
(Shortened Benefit Period Option)

Annual Premium per \$10 of Long-Term Care Daily Benefit

\$10/day for Nursing Home; \$5/day for Home Care & Adult Day Care
46 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
80	28.70*	30.20*	33.00*				2.70*	3.90*	6.40*
81	30.40*	32.00*	34.90*				2.90*	4.20*	6.80*
82	32.40*	34.10*	37.20*				3.20*	4.50*	7.30*
83	34.40*	36.20*	39.50*				3.40*	4.90*	7.90*
84	36.40*	38.30*	41.80*				3.60*	5.20*	8.50*
85	38.70*	40.70*	44.50*				3.90*	5.60*	9.10*
86	42.60*	44.80*	49.00*				4.20*	6.00*	9.80*
87	46.80*	49.30*	53.80*				4.50*	6.50*	10.50*
88	51.30*	54.00*	59.00*				4.90*	7.00*	11.30*
89	56.10*	59.10*	64.50*				5.20*	7.50*	12.20*
90	61.30*	64.50*	70.50*				5.60*	8.00*	13.10*
91	62.50*	65.80*	71.80*				6.10*	8.70*	14.10*
92	63.70*	67.10*	73.20*				6.50*	9.30*	15.10*
93	64.90*	68.30*	74.60*				7.00*	10.00*	16.30*
94	66.10*	69.60*	76.00*				7.50*	10.70*	17.50*
95	67.30*	70.80*	77.40*				8.10*	11.60*	18.80*
96	67.30*	70.80*	77.40*				8.10*	11.60*	18.80*
97	67.30*	70.80*	77.40*				8.10*	11.60*	18.80*
98	67.30*	70.80*	77.40*				8.10*	11.60*	18.80*
99	67.30*	70.80*	77.40*				8.10*	11.60*	18.80*
100	67.30*	70.80*	77.40*				8.10*	11.60*	18.80*
101	67.30*	70.80*	77.40*				8.10*	11.60*	18.80*
102	67.30*	70.80*	77.40*				8.10*	11.60*	18.80*
103	67.30*	70.80*	77.40*				8.10*	11.60*	18.80*
104	67.30*	70.80*	77.40*				8.10*	11.60*	18.80*
105	67.30*	70.80*	77.40*				8.10*	11.60*	18.80*
106	67.30*	70.80*	77.40*				8.10*	11.60*	18.80*
107	67.30*	70.80*	77.40*				8.10*	11.60*	18.80*
108	67.30*	70.80*	77.40*				8.10*	11.60*	18.80*
109	67.30*	70.80*	77.40*				8.10*	11.60*	18.80*
110	67.30*	70.80*	77.40*				8.10*	11.60*	18.80*

* Rates applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company

Non-forfeiture Benefit RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates
(Shortened Benefit Period Option)

Annual Premium per \$10 of Long-Term Care Daily Benefit

\$10/day for Nursing Home; \$10/day for Home Care & Adult Day Care

91 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
18-40	5.40	5.70	6.10	6.00	7.00	8.20	0.10	0.20	0.40
41	5.60	5.90	6.30	6.20	7.30	8.50	0.10	0.20	0.50
42	5.80	6.10	6.50	6.50	7.50	8.90	0.10	0.20	0.50
43	5.90	6.30	6.80	6.80	7.80	9.10	0.20	0.30	0.50
44	6.10	6.50	7.00	7.10	8.10	9.50	0.20	0.30	0.50
45	6.30	6.70	7.30	7.30	8.40	9.70	0.20	0.30	0.50
46	6.50	6.90	7.50	7.60	8.70	10.10	0.20	0.40	0.60
47	6.70	7.10	7.80	7.90	9.00	10.40	0.20	0.40	0.60
48	7.00	7.40	8.00	8.10	9.30	10.80	0.20	0.40	0.80
49	7.20	7.60	8.30	8.40	9.60	11.10	0.20	0.40	0.80
50	7.40	7.90	8.60	8.70	9.90	11.40	0.30	0.40	0.80
51	7.60	8.10	8.90	9.10	10.20	11.80	0.30	0.50	0.90
52	7.90	8.40	9.20	9.30	10.50	12.10	0.30	0.50	1.00
53	8.10	8.60	9.50	9.70	10.90	12.50	0.40	0.60	1.00
54	8.40	8.90	9.80	9.90	11.20	12.90	0.40	0.60	1.10
55	8.60	9.20	10.20	10.30	11.60	13.20	0.40	0.70	1.10
56	9.00	9.70	10.70	10.60	11.70	13.40	0.40	0.70	1.20
57	9.50	10.10	11.20	10.80	12.00	13.70	0.40	0.80	1.30
58	9.90	10.60	11.80	11.10	12.20	13.90	0.50	0.80	1.40
59	10.40	11.10	12.40	11.40	12.40	14.20	0.50	0.90	1.50
60	10.80	11.70	13.00	11.70	12.60	14.50	0.60	0.90	1.60
61	11.40	12.30	13.70	12.00	12.80	14.80	0.70	1.00	1.70
62	12.10	13.00	14.50	12.10	13.00	15.00	0.70	1.10	1.80
63	12.70	13.70	15.30	12.50	13.20	15.30	0.80	1.20	1.90
64	13.40	14.40	16.20	12.70	13.40	15.50	0.80	1.30	2.00
65	14.10	15.20	17.10	13.00	13.60	15.70	0.90	1.40	2.20
66	15.10	16.50	18.60	13.70	14.20	16.40	1.10	1.50	2.40
67	16.20	17.90	20.30	14.40	14.80	17.10	1.20	1.70	2.60
68	17.40	19.40	22.10	14.80	16.50	19.00	1.30	1.90	2.90
69	18.60	21.00	24.00	15.30	17.00	19.60	1.50	2.10	3.20
70	19.90	22.70	26.10	15.70	17.50	20.20	1.60	2.40	3.60
71	21.20	24.00	27.60	16.20	18.00	20.80	1.70	2.60	3.80
72	22.50	25.30	29.10	16.70	18.50	21.40	1.80	2.80	4.10
73	23.90	26.60	30.70	17.20	19.10	22.00	1.90	3.00	4.40
74	25.30	27.90	32.20	17.70	19.70	22.70	2.00	3.20	4.70
75	26.80	29.20	33.70	18.20	20.30	23.40	2.00	3.40	5.10
76	28.10	30.00	34.30	18.80	20.90	24.10	2.20	3.60	5.10
77	29.50	30.80	34.70	19.40	21.50	24.80	2.30	3.70	5.20
78	30.90	33.20	37.20	19.90	22.10	25.60	2.50	4.00	6.50
79	32.40	34.80	39.00	20.50	22.80	26.30	2.70	4.30	7.00

Northwestern Long Term Care Insurance Company

Non-forfeiture Benefit RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates
(Shortened Benefit Period Option)

Annual Premium per \$10 of Long-Term Care Daily Benefit

\$10/day for Nursing Home; \$10/day for Home Care & Adult Day Care

91 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
80	33.90*	36.50*	40.80*				2.90*	4.60*	7.50*
81	35.80*	38.50*	43.10*				3.10*	5.00*	8.10*
82	37.80*	40.60*	45.50*				3.30*	5.30*	8.70*
83	39.90*	42.90*	48.10*				3.50*	5.70*	9.30*
84	42.10*	45.30*	50.70*				3.80*	6.20*	10.00*
85	44.40*	47.70*	53.50*				4.10*	6.60*	10.80*
86	48.50*	52.20*	58.40*				4.40*	7.10*	11.60*
87	52.90*	56.90*	63.70*				4.70*	7.60*	12.50*
88	57.50*	61.80*	69.30*				5.10*	8.20*	13.40*
89	62.60*	67.30*	75.40*				5.50*	8.80*	14.40*
90	68.00*	73.10*	81.90*				5.90*	9.50*	15.50*
91	69.40*	74.60*	83.60*				6.30*	10.20*	16.70*
92	70.80*	76.10*	85.30*				6.80*	11.00*	17.90*
93	72.30*	77.70*	87.10*				7.30*	11.80*	19.30*
94	73.80*	79.40*	88.90*				7.90*	12.70*	20.70*
95	75.30*	81.00*	90.70*				8.50*	13.60*	22.20*
96	75.30*	81.00*	90.70*				8.50*	13.60*	22.20*
97	75.30*	81.00*	90.70*				8.50*	13.60*	22.20*
98	75.30*	81.00*	90.70*				8.50*	13.60*	22.20*
99	75.30*	81.00*	90.70*				8.50*	13.60*	22.20*
100	75.30*	81.00*	90.70*				8.50*	13.60*	22.20*
101	75.30*	81.00*	90.70*				8.50*	13.60*	22.20*
102	75.30*	81.00*	90.70*				8.50*	13.60*	22.20*
103	75.30*	81.00*	90.70*				8.50*	13.60*	22.20*
104	75.30*	81.00*	90.70*				8.50*	13.60*	22.20*
105	75.30*	81.00*	90.70*				8.50*	13.60*	22.20*
106	75.30*	81.00*	90.70*				8.50*	13.60*	22.20*
107	75.30*	81.00*	90.70*				8.50*	13.60*	22.20*
108	75.30*	81.00*	90.70*				8.50*	13.60*	22.20*
109	75.30*	81.00*	90.70*				8.50*	13.60*	22.20*
110	75.30*	81.00*	90.70*				8.50*	13.60*	22.20*

* Rates applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company

Non-forfeiture Benefit RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates
(Shortened Benefit Period Option)

Annual Premium per \$10 of Long-Term Care Daily Benefit

\$10/day for Nursing Home; \$5/day for Home Care & Adult Day Care

91 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
18-40	4.50	4.60	4.90	4.30	4.80	5.40	0.10	0.20	0.40
41	4.70	4.80	5.10	4.40	4.90	5.60	0.10	0.20	0.40
42	4.80	4.90	5.20	4.60	5.20	5.90	0.10	0.20	0.40
43	4.90	5.10	5.40	4.90	5.30	6.10	0.10	0.20	0.40
44	5.10	5.20	5.50	5.00	5.60	6.50	0.10	0.20	0.50
45	5.20	5.40	5.70	5.30	5.80	6.70	0.10	0.20	0.50
46	5.30	5.50	5.90	5.50	6.10	7.00	0.20	0.30	0.50
47	5.50	5.70	6.10	5.70	6.30	7.20	0.20	0.30	0.50
48	5.60	5.80	6.20	5.90	6.60	7.60	0.20	0.30	0.60
49	5.80	6.00	6.40	6.10	6.80	7.90	0.20	0.30	0.60
50	5.90	6.20	6.60	6.40	7.00	8.20	0.20	0.30	0.60
51	6.10	6.30	6.80	6.60	7.40	8.50	0.20	0.40	0.70
52	6.30	6.50	7.00	6.80	7.60	8.80	0.20	0.40	0.70
53	6.40	6.70	7.20	7.10	7.90	9.20	0.30	0.40	0.70
54	6.60	6.90	7.40	7.30	8.20	9.50	0.30	0.40	0.80
55	6.70	7.10	7.60	7.60	8.40	9.80	0.40	0.40	0.80
56	7.00	7.40	8.00	7.90	8.70	10.00	0.40	0.40	0.80
57	7.30	7.70	8.40	8.10	9.00	10.20	0.40	0.50	0.80
58	7.70	8.00	8.80	8.30	9.20	10.40	0.40	0.60	0.90
59	8.00	8.30	9.20	8.60	9.60	10.60	0.40	0.70	0.90
60	8.30	8.70	9.60	8.90	9.80	10.80	0.50	0.70	1.00
61	8.70	9.20	10.10	9.20	9.90	11.10	0.60	0.80	1.10
62	9.20	9.70	10.60	9.50	10.10	11.40	0.60	0.80	1.20
63	9.70	10.20	11.20	9.70	10.30	11.60	0.60	0.90	1.30
64	10.10	10.70	11.80	10.10	10.60	11.80	0.70	1.00	1.40
65	10.60	11.30	12.50	10.50	10.70	12.00	0.80	1.00	1.40
66	11.50	12.20	13.50	10.90	11.30	12.70	0.80	1.20	1.60
67	12.30	13.30	14.70	11.60	11.80	13.40	0.90	1.30	1.80
68	13.20	14.40	16.00	11.90	13.00	14.90	1.00	1.40	1.90
69	14.20	15.60	17.40	12.30	13.40	15.40	1.10	1.60	2.10
70	15.20	16.90	18.80	12.70	13.80	15.80	1.20	1.70	2.40
71	16.20	17.80	19.80	13.10	14.20	16.30	1.30	1.90	2.60
72	17.20	18.80	20.80	13.40	14.60	16.80	1.30	1.90	2.80
73	18.20	19.70	21.80	13.90	15.10	17.30	1.40	2.00	3.00
74	19.20	20.70	22.70	14.30	15.50	17.80	1.50	2.00	3.30
75	20.30	21.60	23.60	14.70	16.00	18.40	1.60	2.10	3.60
76	21.20	22.20	24.10	15.10	16.50	18.90	1.70	2.20	3.60
77	22.10	22.70	24.40	15.60	16.90	19.50	1.90	2.30	3.80
78	23.10	24.30	26.60	16.10	17.50	20.10	2.00	2.90	4.80
79	24.00	25.30	27.60	16.50	18.00	20.70	2.20	3.10	5.10

Northwestern Long Term Care Insurance Company

Non-forfeiture Benefit RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates
(Shortened Benefit Period Option)

Annual Premium per \$10 of Long-Term Care Daily Benefit

\$10/day for Nursing Home; \$5/day for Home Care & Adult Day Care
91 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
80	25.00*	26.30*	28.70*				2.40*	3.40*	5.50*
81	26.50*	27.90*	30.50*				2.50*	3.60*	5.90*
82	28.10*	29.60*	32.30*				2.70*	3.90*	6.30*
83	29.90*	31.50*	34.40*				2.90*	4.20*	6.80*
84	31.70*	33.40*	36.40*				3.20*	4.50*	7.30*
85	33.70*	35.50*	38.70*				3.40*	4.80*	7.90*
86	37.00*	38.90*	42.50*				3.60*	5.20*	8.50*
87	40.60*	42.70*	46.70*				3.90*	5.60*	9.10*
88	44.60*	46.90*	51.30*				4.20*	6.00*	9.80*
89	48.80*	51.40*	56.10*				4.50*	6.50*	10.50*
90	53.30*	56.10*	61.30*				4.90*	6.90*	11.30*
91	54.30*	57.20*	62.40*				5.20*	7.50*	12.20*
92	55.40*	58.30*	63.70*				5.60*	8.00*	13.10*
93	56.40*	59.40*	64.80*				6.00*	8.60*	14.10*
94	57.50*	60.50*	66.10*				6.50*	9.30*	15.10*
95	58.50*	61.60*	67.20*				7.00*	10.00*	16.20*
96	58.50*	61.60*	67.20*				7.00*	10.00*	16.20*
97	58.50*	61.60*	67.20*				7.00*	10.00*	16.20*
98	58.50*	61.60*	67.20*				7.00*	10.00*	16.20*
99	58.50*	61.60*	67.20*				7.00*	10.00*	16.20*
100	58.50*	61.60*	67.20*				7.00*	10.00*	16.20*
101	58.50*	61.60*	67.20*				7.00*	10.00*	16.20*
102	58.50*	61.60*	67.20*				7.00*	10.00*	16.20*
103	58.50*	61.60*	67.20*				7.00*	10.00*	16.20*
104	58.50*	61.60*	67.20*				7.00*	10.00*	16.20*
105	58.50*	61.60*	67.20*				7.00*	10.00*	16.20*
106	58.50*	61.60*	67.20*				7.00*	10.00*	16.20*
107	58.50*	61.60*	67.20*				7.00*	10.00*	16.20*
108	58.50*	61.60*	67.20*				7.00*	10.00*	16.20*
109	58.50*	61.60*	67.20*				7.00*	10.00*	16.20*
110	58.50*	61.60*	67.20*				7.00*	10.00*	16.20*

* Rates applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company

Non-forfeiture Benefit RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates
(Shortened Benefit Period Option)

Annual Premium per \$10 of Long-Term Care Daily Benefit

\$10/day for Nursing Home; \$10/day for Home Care & Adult Day Care

181 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
18-40	4.90	5.20	5.60	5.50	6.40	7.50	0.10	0.20	0.40
41	5.10	5.40	5.70	5.60	6.60	7.70	0.10	0.20	0.50
42	5.30	5.60	5.90	5.90	6.80	8.10	0.10	0.20	0.50
43	5.40	5.70	6.20	6.20	7.10	8.30	0.20	0.30	0.50
44	5.60	5.90	6.40	6.50	7.40	8.60	0.20	0.30	0.50
45	5.70	6.10	6.60	6.60	7.60	8.80	0.20	0.30	0.50
46	5.90	6.30	6.80	6.90	7.90	9.20	0.20	0.40	0.50
47	6.10	6.50	7.10	7.20	8.20	9.50	0.20	0.40	0.50
48	6.40	6.70	7.30	7.40	8.50	9.80	0.20	0.40	0.70
49	6.60	6.90	7.60	7.60	8.70	10.10	0.20	0.40	0.70
50	6.70	7.20	7.80	7.90	9.00	10.40	0.30	0.40	0.70
51	6.90	7.40	8.10	8.30	9.30	10.70	0.30	0.50	0.80
52	7.20	7.60	8.40	8.50	9.60	11.00	0.30	0.50	0.90
53	7.40	7.80	8.60	8.80	9.90	11.40	0.40	0.50	0.90
54	7.60	8.10	8.90	9.00	10.20	11.70	0.40	0.50	1.00
55	7.80	8.40	9.30	9.40	10.60	12.00	0.40	0.60	1.00
56	8.20	8.80	9.70	9.60	10.60	12.20	0.40	0.60	1.10
57	8.60	9.20	10.20	9.80	10.90	12.50	0.40	0.70	1.20
58	9.00	9.60	10.70	10.10	11.10	12.60	0.50	0.70	1.30
59	9.50	10.10	11.30	10.40	11.30	12.90	0.50	0.80	1.40
60	9.80	10.60	11.80	10.60	11.50	13.20	0.50	0.80	1.50
61	10.40	11.20	12.50	10.90	11.60	13.50	0.60	0.90	1.50
62	11.00	11.80	13.20	11.00	11.80	13.70	0.60	1.00	1.60
63	11.60	12.50	13.90	11.40	12.00	13.90	0.70	1.10	1.70
64	12.20	13.10	14.70	11.60	12.20	14.10	0.70	1.20	1.80
65	12.80	13.80	15.60	11.80	12.40	14.30	0.80	1.30	2.00
66	13.70	15.00	16.90	12.50	12.90	14.90	1.00	1.40	2.20
67	14.70	16.30	18.50	13.10	13.50	15.60	1.10	1.50	2.40
68	15.80	17.70	20.10	13.50	15.00	17.30	1.20	1.70	2.60
69	16.90	19.10	21.80	13.90	15.40	17.80	1.40	1.90	2.90
70	18.10	20.70	23.80	14.30	15.90	18.40	1.50	2.20	3.30
71	19.30	21.80	25.10	14.70	16.40	18.90	1.50	2.40	3.50
72	20.50	23.00	26.50	15.20	16.90	19.50	1.60	2.50	3.70
73	21.70	24.20	27.90	15.60	17.40	20.10	1.70	2.70	4.00
74	23.00	25.40	29.30	16.10	17.90	20.70	1.80	2.90	4.30
75	24.40	26.60	30.70	16.60	18.40	21.30	1.80	3.10	4.60
76	25.60	27.30	31.20	17.10	19.00	21.90	2.00	3.30	4.60
77	26.80	28.00	31.60	17.60	19.60	22.60	2.10	3.40	4.70
78	28.10	30.20	33.90	18.10	20.20	23.30	2.20	3.60	5.90
79	29.50	31.70	35.50	18.70	20.80	24.00	2.40	3.90	6.40

Northwestern Long Term Care Insurance Company

Non-forfeiture Benefit RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates
(Shortened Benefit Period Option)

Annual Premium per \$10 of Long-Term Care Daily Benefit

\$10/day for Nursing Home; \$10/day for Home Care & Adult Day Care

181 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
80	30.80*	33.20*	37.20*				2.60*	4.20*	6.80*
81	32.60*	35.00*	39.30*				2.80*	4.50*	7.40*
82	34.40*	37.00*	41.40*				3.00*	4.80*	7.90*
83	36.30*	39.00*	43.70*				3.20*	5.20*	8.50*
84	38.30*	41.20*	46.20*				3.50*	5.60*	9.10*
85	40.40*	43.40*	48.70*				3.70*	6.00*	9.80*
86	44.10*	47.50*	53.20*				4.00*	6.50*	10.60*
87	48.10*	51.80*	58.00*				4.30*	7.00*	11.40*
88	52.30*	56.30*	63.00*				4.60*	7.50*	12.20*
89	57.00*	61.30*	68.60*				5.00*	8.00*	13.10*
90	61.90*	66.50*	74.60*				5.40*	8.60*	14.10*
91	63.20*	67.90*	76.10*				5.80*	9.30*	15.20*
92	64.40*	69.30*	77.60*				6.20*	10.00*	16.30*
93	65.80*	70.70*	79.30*				6.70*	10.70*	17.50*
94	67.20*	72.20*	80.90*				7.20*	11.50*	18.80*
95	68.50*	73.70*	82.60*				7.70*	12.40*	20.20*
96	68.50*	73.70*	82.60*				7.70*	12.40*	20.20*
97	68.50*	73.70*	82.60*				7.70*	12.40*	20.20*
98	68.50*	73.70*	82.60*				7.70*	12.40*	20.20*
99	68.50*	73.70*	82.60*				7.70*	12.40*	20.20*
100	68.50*	73.70*	82.60*				7.70*	12.40*	20.20*
101	68.50*	73.70*	82.60*				7.70*	12.40*	20.20*
102	68.50*	73.70*	82.60*				7.70*	12.40*	20.20*
103	68.50*	73.70*	82.60*				7.70*	12.40*	20.20*
104	68.50*	73.70*	82.60*				7.70*	12.40*	20.20*
105	68.50*	73.70*	82.60*				7.70*	12.40*	20.20*
106	68.50*	73.70*	82.60*				7.70*	12.40*	20.20*
107	68.50*	73.70*	82.60*				7.70*	12.40*	20.20*
108	68.50*	73.70*	82.60*				7.70*	12.40*	20.20*
109	68.50*	73.70*	82.60*				7.70*	12.40*	20.20*
110	68.50*	73.70*	82.60*				7.70*	12.40*	20.20*

* Rates applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company

Non-forfeiture Benefit RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates
(Shortened Benefit Period Option)

Annual Premium per \$10 of Long-Term Care Daily Benefit
 \$10/day for Nursing Home; \$5/day for Home Care & Adult Day Care
 181 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
18-40	4.10	4.20	4.50	3.90	4.40	4.90	0.10	0.20	0.40
41	4.30	4.40	4.60	4.00	4.50	5.10	0.10	0.20	0.40
42	4.40	4.50	4.70	4.20	4.70	5.40	0.10	0.20	0.40
43	4.50	4.60	4.90	4.50	4.80	5.60	0.10	0.20	0.40
44	4.60	4.70	5.00	4.60	5.10	5.90	0.10	0.20	0.50
45	4.70	4.90	5.20	4.80	5.30	6.10	0.10	0.20	0.50
46	4.80	5.00	5.40	5.00	5.60	6.40	0.20	0.30	0.50
47	5.00	5.20	5.60	5.20	5.70	6.60	0.20	0.30	0.50
48	5.10	5.30	5.60	5.40	6.00	6.90	0.20	0.30	0.50
49	5.30	5.50	5.80	5.60	6.20	7.20	0.20	0.30	0.50
50	5.40	5.60	6.00	5.80	6.40	7.50	0.20	0.30	0.50
51	5.60	5.70	6.20	6.00	6.70	7.70	0.20	0.40	0.60
52	5.70	5.90	6.40	6.20	6.90	8.00	0.20	0.40	0.60
53	5.80	6.10	6.60	6.50	7.20	8.40	0.30	0.40	0.60
54	6.00	6.30	6.70	6.60	7.50	8.60	0.30	0.40	0.70
55	6.10	6.50	6.90	6.90	7.60	8.90	0.40	0.40	0.70
56	6.40	6.70	7.30	7.20	7.90	9.10	0.40	0.40	0.70
57	6.60	7.00	7.60	7.40	8.20	9.30	0.40	0.50	0.70
58	7.00	7.30	8.00	7.60	8.40	9.50	0.40	0.50	0.80
59	7.30	7.60	8.40	7.80	8.70	9.60	0.40	0.60	0.80
60	7.60	7.90	8.70	8.10	8.90	9.80	0.50	0.60	0.90
61	7.90	8.40	9.20	8.40	9.00	10.10	0.50	0.70	1.00
62	8.40	8.80	9.60	8.60	9.20	10.40	0.50	0.70	1.10
63	8.80	9.30	10.20	8.80	9.40	10.60	0.50	0.80	1.20
64	9.20	9.70	10.70	9.20	9.60	10.70	0.60	0.90	1.30
65	9.60	10.30	11.40	9.60	9.70	10.90	0.70	0.90	1.30
66	10.50	11.10	12.30	9.90	10.30	11.60	0.70	1.10	1.50
67	11.20	12.10	13.40	10.60	10.70	12.20	0.80	1.20	1.60
68	12.00	13.10	14.60	10.90	11.80	13.60	0.90	1.30	1.70
69	12.90	14.20	15.80	11.20	12.20	14.00	1.00	1.50	1.90
70	13.80	15.40	17.10	11.50	12.50	14.40	1.10	1.50	2.20
71	14.70	16.20	18.00	11.90	12.90	14.90	1.20	1.70	2.40
72	15.70	17.10	18.90	12.20	13.30	15.30	1.20	1.70	2.50
73	16.60	17.90	19.80	12.60	13.70	15.80	1.30	1.80	2.70
74	17.50	18.80	20.70	13.00	14.10	16.20	1.40	1.80	3.00
75	18.50	19.70	21.50	13.40	14.50	16.70	1.50	1.90	3.30
76	19.30	20.20	21.90	13.80	15.00	17.20	1.50	2.00	3.30
77	20.10	20.70	22.20	14.20	15.40	17.70	1.70	2.10	3.50
78	21.00	22.10	24.20	14.60	15.90	18.30	1.90	2.70	4.30
79	21.80	23.00	25.10	15.10	16.40	18.80	2.00	2.90	4.60

Northwestern Long Term Care Insurance Company

Non-forfeiture Benefit RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates
(Shortened Benefit Period Option)

Annual Premium per \$10 of Long-Term Care Daily Benefit
 \$10/day for Nursing Home; \$5/day for Home Care & Adult Day Care
 181 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
80	22.80*	23.90*	26.10*				2.10*	3.10*	5.00*
81	24.10*	25.40*	27.70*				2.30*	3.30*	5.40*
82	25.60*	26.90*	29.40*				2.50*	3.50*	5.80*
83	27.20*	28.60*	31.30*				2.70*	3.80*	6.20*
84	28.80*	30.40*	33.20*				2.90*	4.10*	6.70*
85	30.70*	32.30*	35.20*				3.10*	4.40*	7.20*
86	33.70*	35.40*	38.70*				3.30*	4.70*	7.70*
87	36.90*	38.90*	42.50*				3.60*	5.10*	8.30*
88	40.60*	42.70*	46.70*				3.80*	5.50*	8.90*
89	44.40*	46.70*	51.00*				4.10*	5.90*	9.60*
90	48.50*	51.10*	55.80*				4.40*	6.30*	10.30*
91	49.40*	52.00*	56.80*				4.80*	6.80*	11.10*
92	50.40*	53.10*	57.90*				5.10*	7.30*	11.90*
93	51.30*	54.00*	59.00*				5.50*	7.90*	12.80*
94	52.30*	55.10*	60.10*				5.90*	8.40*	13.70*
95	53.20*	56.00*	61.20*				6.40*	9.10*	14.80*
96	53.20*	56.00*	61.20*				6.40*	9.10*	14.80*
97	53.20*	56.00*	61.20*				6.40*	9.10*	14.80*
98	53.20*	56.00*	61.20*				6.40*	9.10*	14.80*
99	53.20*	56.00*	61.20*				6.40*	9.10*	14.80*
100	53.20*	56.00*	61.20*				6.40*	9.10*	14.80*
101	53.20*	56.00*	61.20*				6.40*	9.10*	14.80*
102	53.20*	56.00*	61.20*				6.40*	9.10*	14.80*
103	53.20*	56.00*	61.20*				6.40*	9.10*	14.80*
104	53.20*	56.00*	61.20*				6.40*	9.10*	14.80*
105	53.20*	56.00*	61.20*				6.40*	9.10*	14.80*
106	53.20*	56.00*	61.20*				6.40*	9.10*	14.80*
107	53.20*	56.00*	61.20*				6.40*	9.10*	14.80*
108	53.20*	56.00*	61.20*				6.40*	9.10*	14.80*
109	53.20*	56.00*	61.20*				6.40*	9.10*	14.80*
110	53.20*	56.00*	61.20*				6.40*	9.10*	14.80*

* Rates applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company

Survivorship Benefit Premium Percentage RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates

Issue Age	Base	Base Policy Plus Automatic Benefit Increase Option	Base Policy Plus Automatic Additional Purchase Benefit
18-40	12.00%	21.00%	17.00%
41	12.00%	22.00%	17.00%
42	12.00%	22.00%	18.00%
43	13.00%	22.00%	18.00%
44	13.00%	22.00%	19.00%
45	14.00%	23.00%	19.00%
46	14.00%	23.00%	20.00%
47	15.00%	23.00%	20.00%
48	15.00%	24.00%	21.00%
49	15.00%	24.00%	22.00%
50	16.00%	24.00%	22.00%
51	16.00%	24.00%	23.00%
52	17.00%	25.00%	23.00%
53	17.00%	25.00%	24.00%
54	17.00%	25.00%	24.00%
55	18.00%	25.00%	24.00%
56	18.00%	25.00%	25.00%
57	19.00%	26.00%	25.00%
58	19.00%	26.00%	25.00%
59	19.00%	26.00%	26.00%
60	20.00%	26.00%	26.00%
61	20.00%	26.00%	26.00%
62	20.00%	27.00%	27.00%
63	20.00%	27.00%	27.00%
64	21.00%	27.00%	27.00%
65	21.00%	27.00%	27.00%
66	21.00%	27.00%	27.00%
67	22.00%	27.00%	27.00%
68	22.00%	27.00%	27.00%
69	22.00%	26.00%	26.00%
70	22.00%	26.00%	26.00%
71	22.00%	26.00%	26.00%
72	22.00%	26.00%	25.00%
73	21.00%	25.00%	24.00%
74	21.00%	25.00%	23.00%
75	21.00%	24.00%	23.00%
76	20.00%	24.00%	22.00%
77	20.00%	23.00%	21.00%
78	20.00%	23.00%	21.00%
79	20.00%	23.00%	21.00%

Northwestern Long Term Care Insurance Company

Survivorship Benefit Premium Percentage RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates

Issue Age	Base	Base Policy Plus Automatic Benefit Increase Option	Base Policy Plus Automatic Additional Purchase Benefit
80			21.00%*
81			21.00%*
82			21.00%*
83			21.00%*
84			21.00%*
85			21.00%*
86			21.00%*
87			21.00%*
88			21.00%*
89			21.00%*
90			21.00%*
91			21.00%*
92			21.00%*
93			21.00%*
94			21.00%*
95			21.00%*
96			21.00%*
97			21.00%*
98			21.00%*
99			21.00%*
100			21.00%*
101			21.00%*
102			21.00%*
103			21.00%*
104			21.00%*
105			21.00%*
106			21.00%*
107			21.00%*
108			21.00%*
109			21.00%*
110			21.00%*

* Percentages applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company
Lifetime Pay Long-Term Care Policy TT.LTC.(1010) & TT.LTC.ML.(1010) - Revised Rates
Annual Premium per \$100 of Long-Term Care Monthly Benefit
 \$100/Month for Nursing Home, Home Care, & Adult Day Care
 12 Week Elimination Period

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
18	10.70	14.60	18.90	54.80	82.10	112.80	0.60	1.40	3.00
19	10.70	14.60	18.90	54.80	82.10	112.80	0.60	1.40	3.00
20	10.70	14.60	18.90	54.80	82.10	112.80	0.60	1.40	3.00
21	10.70	14.60	18.90	54.80	82.10	112.80	0.60	1.40	3.00
22	10.70	14.60	18.90	54.80	82.10	112.80	0.60	1.40	3.00
23	10.70	14.60	18.90	54.80	82.10	112.80	0.60	1.40	3.00
24	10.70	14.60	18.90	54.80	82.10	112.80	0.60	1.40	3.00
25	10.70	14.60	18.90	54.80	82.10	112.80	0.60	1.40	3.00
26	10.90	15.00	19.40	54.80	82.10	112.80	0.60	1.40	3.00
27	11.10	15.40	19.90	54.80	82.10	112.80	0.60	1.40	3.10
28	11.30	15.80	20.40	54.80	82.10	112.80	0.70	1.50	3.10
29	11.60	16.10	20.90	54.80	82.10	112.80	0.70	1.50	3.30
30	11.80	16.50	21.50	54.80	82.10	112.80	0.70	1.50	3.40
31	12.00	16.80	21.80	54.80	82.10	112.80	0.70	1.50	3.40
32	12.20	17.10	22.20	54.80	82.10	112.80	0.70	1.60	3.50
33	12.40	17.50	22.60	54.80	82.10	112.80	0.70	1.60	3.50
34	12.70	17.80	23.00	54.80	82.10	112.80	0.70	1.60	3.60
35	12.90	18.10	23.50	54.80	82.10	112.80	0.70	1.60	3.60
36	13.10	18.40	23.50	54.80	82.10	112.80	0.70	1.60	3.60
37	13.40	18.50	23.70	54.80	82.10	112.80	0.80	1.80	3.60
38	13.60	18.80	23.80	54.80	82.10	112.80	0.80	1.80	3.60
39	14.00	18.90	23.90	54.80	82.10	112.80	0.80	1.80	3.60
40	14.20	19.10	24.10	54.80	82.10	112.80	0.80	1.80	3.80
41	14.90	20.00	25.10	55.10	82.50	113.40	0.80	1.90	3.90
42	15.40	20.90	26.30	55.30	82.90	113.90	0.90	2.00	4.00
43	16.20	21.80	27.40	55.70	83.30	114.30	0.90	2.00	4.30
44	16.80	22.80	28.60	56.00	83.60	114.70	1.00	2.10	4.60
45	17.50	23.80	29.90	56.20	83.90	115.20	1.00	2.30	4.70
46	18.30	24.90	31.20	56.40	84.30	115.40	1.10	2.40	4.90
47	19.00	25.90	32.60	56.70	84.50	115.80	1.10	2.50	5.20
48	19.90	27.10	34.10	56.90	84.60	116.10	1.20	2.80	5.50
49	20.80	28.30	35.60	57.10	84.90	116.40	1.30	2.90	5.70
50	21.70	29.50	37.30	57.30	85.00	116.50	1.30	3.00	6.00
51	22.60	30.90	38.90	57.40	85.10	116.60	1.40	3.10	6.20
52	23.50	32.30	40.70	57.50	85.10	116.60	1.50	3.40	6.60
53	24.80	33.90	42.80	57.90	85.60	117.30	1.70	3.50	6.90
54	26.00	35.50	45.00	58.20	86.00	117.90	1.70	3.80	7.30
55	27.30	37.40	47.20	58.50	86.30	118.30	1.80	4.00	7.70
56	28.60	39.30	49.70	58.70	86.50	118.80	1.90	4.30	8.10
57	30.00	41.30	52.10	59.00	86.80	119.10	2.00	4.60	8.50
58	31.90	43.90	55.50	59.80	87.80	120.50	2.20	4.90	9.00
59	34.00	46.60	59.00	60.60	88.60	121.80	2.30	5.30	9.50
60	36.10	49.50	62.80	61.40	89.50	123.10	2.50	5.60	10.10
61	38.30	52.80	66.80	62.00	90.40	124.20	2.80	6.00	10.80
62	40.70	56.00	71.00	62.70	91.00	125.20	3.00	6.40	11.40
63	44.00	60.60	76.80	64.50	93.50	127.80	3.20	7.00	12.40
64	47.60	65.60	83.20	66.20	96.00	130.40	3.50	7.60	13.40

Northwestern Long Term Care Insurance Company
Lifetime Pay Long-Term Care Policy TT.LTC.(1010) & TT.LTC.ML.(1010) - Revised Rates
Annual Premium per \$100 of Long-Term Care Monthly Benefit
 \$100/Month for Nursing Home, Home Care, & Adult Day Care
 12 Week Elimination Period

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
65	51.50	71.00	90.00	67.90	98.50	132.70	3.90	8.40	14.40
66	55.80	76.80	97.40	69.60	100.90	134.90	4.20	9.10	15.70
67	60.30	83.00	105.40	71.20	103.10	137.00	4.60	9.90	16.90
68	66.60	91.80	116.40	74.50	107.90	143.30	5.10	11.00	18.70
69	73.50	101.30	128.60	77.80	112.80	149.50	5.70	12.30	20.70
70	81.10	111.80	142.00	81.10	117.60	155.70	6.40	13.60	22.90
71	89.50	123.40	156.70	84.50	122.50	162.10	7.00	15.10	25.40
72	98.90	136.30	173.00	86.20	127.40	168.40	7.90	16.90	28.00
73	108.60	149.50	189.90	86.90	132.40	175.00	8.70	18.60	30.80
74	117.00	164.00	208.40	88.50	137.40	181.70	9.50	20.60	33.80
75	118.90	179.90	228.70	88.90	142.40	188.20	9.80	22.80	37.20
76	130.60	197.40	250.90	91.80	147.10	194.70	10.80	25.10	40.80
77	143.40	216.50	275.30	94.60	151.90	201.10	12.00	27.80	44.90
78	155.80	234.90	296.70	97.00	156.00	205.30	13.10	30.40	48.50
79	169.20	254.90	322.00	99.20	160.00	210.70	14.40	33.30	52.70
80	183.90*	276.40*	349.40*				15.80*	36.40*	57.30*
81	197.30*	296.00*	374.10*				17.10*	39.30*	61.60*
82	211.80*	316.90*	400.70*				18.50*	42.30*	66.20*
83	227.30*	339.30*	429.10*				20.10*	45.50*	71.10*
84	244.00*	363.30*	459.40*				21.70*	49.10*	76.40*
85	261.80*	389.00*	492.10*				23.50*	53.00*	82.00*
86	275.00*	407.40*	515.50*				24.80*	55.60*	85.90*
87	288.80*	426.60*	539.90*				26.20*	58.30*	90.00*
88	303.30*	446.90*	565.80*				27.60*	61.10*	94.30*
89	318.60*	468.00*	592.70*				29.10*	64.10*	98.70*
90	334.60*	490.30*	620.90*				30.60*	67.40*	103.50*
91	346.40*	507.00*	643.10*				31.80*	69.80*	107.40*
92	358.70*	524.40*	666.30*				33.00*	72.30*	111.70*
93	371.40*	542.40*	690.20*				34.20*	74.80*	116.00*
94	384.60*	561.00*	715.00*				35.40*	77.40*	120.40*
95	398.30*	580.30*	740.70*				36.80*	80.10*	125.10*
96	411.00*	599.80*	768.30*				38.00*	83.30*	130.50*
97	424.20*	619.90*	796.90*				39.20*	86.50*	136.20*
98	437.70*	640.80*	826.50*				40.50*	89.80*	142.10*
99	451.70*	662.40*	857.40*				41.90*	93.10*	148.20*
100	451.70*	662.40*	857.40*				41.90*	93.10*	148.20*
101	451.70*	662.40*	857.40*				41.90*	93.10*	148.20*
102	451.70*	662.40*	857.40*				41.90*	93.10*	148.20*
103	451.70*	662.40*	857.40*				41.90*	93.10*	148.20*
104	451.70*	662.40*	857.40*				41.90*	93.10*	148.20*
105	451.70*	662.40*	857.40*				41.90*	93.10*	148.20*
106	451.70*	662.40*	857.40*				41.90*	93.10*	148.20*
107	451.70*	662.40*	857.40*				41.90*	93.10*	148.20*
108	451.70*	662.40*	857.40*				41.90*	93.10*	148.20*
109	451.70*	662.40*	857.40*				41.90*	93.10*	148.20*
110	451.70*	662.40*	857.40*				41.90*	93.10*	148.20*

* Rates applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company
10 Pay Long-Term Care Policy TT.LTC.(1010) & TT.LTC.ML.(1010) - Revised Rates
Annual Premium per \$100 of Long-Term Care Monthly Benefit
 \$100/Month for Nursing Home, Home Care, & Adult Day Care
 12 Week Elimination Period

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
18	31.40	38.70	48.40	235.90	325.40	443.00
19	31.40	38.70	48.40	235.90	325.40	443.00
20	31.40	38.70	48.40	235.90	325.40	443.00
21	31.40	38.70	48.40	235.90	325.40	443.00
22	31.40	38.70	48.40	235.90	325.40	443.00
23	31.40	38.70	48.40	235.90	325.40	443.00
24	31.40	38.70	48.40	235.90	325.40	443.00
25	31.40	38.70	48.40	235.90	325.40	443.00
26	32.00	39.80	49.80	232.90	320.50	436.40
27	32.80	40.60	51.20	229.80	315.80	429.80
28	33.40	41.70	52.80	226.60	311.00	423.40
29	34.10	42.70	54.30	223.50	306.30	416.80
30	34.90	43.80	55.90	220.40	301.60	410.30
31	35.30	44.30	56.40	217.30	297.40	404.80
32	35.80	45.00	57.00	214.30	293.20	399.40
33	36.10	45.60	57.50	211.10	289.10	394.10
34	36.60	46.20	58.20	208.10	285.00	388.70
35	37.10	46.70	58.80	205.00	280.90	383.40
36	37.60	47.40	59.50	202.00	277.00	378.10
37	38.30	47.90	60.20	198.90	273.10	372.70
38	38.90	48.40	61.00	195.80	269.10	367.40
39	39.40	48.90	61.80	192.80	265.30	362.20
40	40.00	49.40	62.60	189.60	261.50	356.90
41	41.30	51.20	64.80	188.00	259.00	353.50
42	42.60	53.00	67.00	186.30	256.50	349.80
43	44.00	54.70	69.30	184.40	254.00	346.10
44	45.40	56.60	71.70	182.60	251.30	342.40
45	46.90	58.70	74.20	180.80	248.70	338.60
46	48.40	60.70	76.80	178.80	245.90	334.60
47	49.90	62.70	79.50	176.80	243.10	330.60
48	51.50	64.90	82.20	174.80	240.20	326.60
49	53.10	67.20	85.10	172.80	237.20	322.40
50	54.90	69.50	88.00	170.60	234.20	318.10
51	56.60	71.90	91.10	168.40	231.00	313.70
52	58.40	74.40	94.30	166.10	227.80	309.30
53	60.40	77.10	97.80	164.60	225.30	305.70
54	62.40	79.80	101.50	163.00	222.60	302.00
55	64.50	82.70	105.30	161.40	219.80	298.20
56	66.60	85.60	109.30	159.60	216.90	294.20
57	68.90	88.60	113.40	157.90	214.00	290.10
58	72.00	92.60	118.30	156.50	212.30	287.00
59	75.30	96.60	123.60	154.90	210.60	283.80
60	78.60	101.00	129.10	153.30	208.70	280.30
61	82.10	105.50	134.80	151.40	206.60	276.60
62	85.80	110.20	140.70	149.40	204.30	272.60
63	90.40	116.20	148.60	148.60	202.80	270.50
64	95.30	122.60	156.90	147.60	201.20	267.90

Northwestern Long Term Care Insurance Company
10 Pay Long-Term Care Policy TT.LTC.(1010) & TT.LTC.ML.(1010) - Revised Rates
Annual Premium per \$100 of Long-Term Care Monthly Benefit
 \$100/Month for Nursing Home, Home Care, & Adult Day Care
 12 Week Elimination Period

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
65	100.40	129.20	165.50	146.50	199.10	265.10
66	105.80	136.10	174.80	145.00	196.90	261.70
67	111.40	143.50	184.50	143.40	194.30	258.00
68	119.50	153.90	197.50	145.10	196.50	260.50
69	128.10	165.00	211.40	146.50	198.40	262.60
70	137.40	176.90	226.30	147.80	199.90	264.20
71	147.30	189.70	242.10	148.60	201.00	265.50
72	158.00	203.50	259.20	149.30	201.90	266.10
73	168.60	217.20	276.80	150.60	203.80	268.30
74	180.10	231.80	295.50	151.80	205.50	270.10
75	192.30	247.30	315.70	152.50	206.90	271.30
76	205.40	263.90	337.10	153.00	207.80	272.10
77	219.30	281.70	359.90	153.10	208.30	272.10
78	259.00	317.40	391.50	163.60	214.00	275.00
79	281.40	344.30	424.90	167.40	219.30	282.30

Northwestern Long Term Care Insurance Company
To Age 65 Long-Term Care Policy TT.LTC.(1010) & TT.LTC.ML.(1010) - Revised Rates
Annual Premium per \$100 of Long-Term Care Monthly Benefit
 \$100/Month for Nursing Home, Home Care, & Adult Day Care
 12 Week Elimination Period

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
18	15.00	18.20	22.60	100.50	137.70	184.90
19	15.00	18.20	22.60	100.50	137.70	184.90
20	15.00	18.20	22.60	100.50	137.70	184.90
21	15.00	18.20	22.60	100.50	137.70	184.90
22	15.00	18.20	22.60	100.50	137.70	184.90
23	15.00	18.20	22.60	100.50	137.70	184.90
24	15.00	18.20	22.60	100.50	137.70	184.90
25	15.00	18.20	22.60	100.50	137.70	184.90
26	15.40	18.80	23.50	100.30	137.30	184.30
27	15.90	19.30	24.30	100.00	136.90	183.80
28	16.30	19.90	25.00	99.80	136.50	183.30
29	16.80	20.60	25.90	99.40	136.10	182.80
30	17.10	21.30	26.80	99.10	135.60	182.10
31	17.60	21.80	27.50	99.40	135.90	182.70
32	18.00	22.40	28.10	99.50	136.30	183.10
33	18.40	22.90	28.80	99.60	136.50	183.40
34	18.90	23.50	29.50	99.90	136.70	183.80
35	19.40	24.00	30.20	100.00	136.90	184.20
36	19.90	24.80	31.10	100.60	137.90	185.50
37	20.50	25.40	31.90	101.30	138.80	186.80
38	21.10	26.20	32.80	101.90	139.80	188.20
39	21.80	26.90	33.70	102.50	140.70	189.50
40	22.40	27.70	34.60	103.00	141.60	190.80
41	23.90	29.60	37.00	105.60	145.30	195.80
42	25.40	31.50	39.60	108.40	149.00	200.90
43	27.10	33.70	42.30	111.00	152.70	206.00
44	28.90	35.90	45.30	113.80	156.30	211.20
45	30.80	38.40	48.40	116.50	160.10	216.30
46	32.80	41.00	51.70	119.30	164.00	221.60
47	34.90	43.70	55.30	122.10	167.90	227.00
48	37.10	46.70	59.20	124.90	171.80	232.50
49	39.60	49.80	63.20	127.80	175.60	237.90
50	42.30	53.20	67.60	130.60	179.60	243.30
51	45.00	56.80	72.40	133.50	183.60	248.70
52	47.90	60.60	77.40	136.40	187.60	254.30
53	52.90	67.20	85.80	144.40	197.90	268.30
54	58.40	74.50	94.90	152.60	208.70	282.90

Northwestern Long Term Care Insurance Company
Lifetime Pay Paid-Up Non-forfeiture Benefit TT.LTC.(1010) & TT.LTC.ML.(1010) - Revised Rates
Annual Premium per \$100 of Long-Term Care Monthly Benefit
 \$100/Month for Nursing Home, Home Care, & Adult Day Care
 12 Week Elimination Period

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
18	1.70	1.80	2.00	2.30	2.80	3.40	0.10	0.10	0.10
19	1.70	1.80	2.00	2.30	2.80	3.40	0.10	0.10	0.10
20	1.70	1.80	2.00	2.30	2.80	3.40	0.10	0.10	0.10
21	1.70	1.80	2.00	2.30	2.80	3.40	0.10	0.10	0.10
22	1.70	1.80	2.00	2.30	2.80	3.40	0.10	0.10	0.10
23	1.70	1.80	2.00	2.30	2.80	3.40	0.10	0.10	0.10
24	1.70	1.80	2.00	2.30	2.80	3.40	0.10	0.10	0.10
25	1.70	1.80	2.00	2.30	2.80	3.40	0.10	0.10	0.10
26	1.70	1.80	2.00	2.30	2.80	3.40	0.10	0.10	0.10
27	1.70	1.90	2.10	2.30	2.80	3.40	0.10	0.10	0.10
28	1.80	1.90	2.20	2.30	2.80	3.40	0.10	0.10	0.10
29	1.80	2.00	2.20	2.40	2.80	3.40	0.10	0.10	0.10
30	1.80	2.00	2.30	2.40	2.90	3.40	0.10	0.10	0.10
31	1.90	2.10	2.30	2.40	2.90	3.50	0.10	0.10	0.10
32	1.90	2.10	2.30	2.40	2.90	3.50	0.10	0.10	0.10
33	1.90	2.10	2.40	2.40	2.90	3.50	0.10	0.10	0.20
34	1.90	2.20	2.40	2.40	2.90	3.50	0.10	0.10	0.20
35	2.00	2.20	2.50	2.40	2.90	3.50	0.10	0.10	0.20
36	2.00	2.20	2.50	2.40	2.90	3.50	0.10	0.10	0.20
37	2.10	2.30	2.50	2.40	2.90	3.50	0.10	0.10	0.20
38	2.10	2.30	2.50	2.40	2.90	3.50	0.10	0.10	0.20
39	2.20	2.30	2.50	2.40	2.90	3.50	0.10	0.10	0.20
40	2.20	2.30	2.50	2.40	2.90	3.50	0.10	0.10	0.20
41	2.30	2.40	2.60	2.50	3.00	3.60	0.10	0.10	0.20
42	2.30	2.50	2.70	2.60	3.10	3.70	0.10	0.10	0.20
43	2.40	2.60	2.80	2.70	3.20	3.90	0.10	0.10	0.20
44	2.50	2.70	2.90	2.80	3.30	4.00	0.10	0.10	0.20
45	2.60	2.80	3.00	2.90	3.50	4.10	0.10	0.10	0.20
46	2.70	2.80	3.10	3.00	3.60	4.30	0.10	0.10	0.30
47	2.70	2.90	3.20	3.10	3.70	4.40	0.10	0.10	0.30
48	2.80	3.00	3.30	3.30	3.80	4.50	0.10	0.10	0.30
49	2.90	3.10	3.40	3.40	3.90	4.70	0.10	0.20	0.30
50	3.00	3.20	3.60	3.50	4.10	4.80	0.10	0.20	0.40
51	3.10	3.30	3.70	3.60	4.20	5.00	0.10	0.20	0.40
52	3.20	3.50	3.80	3.80	4.40	5.10	0.10	0.20	0.40
53	3.30	3.60	4.00	3.90	4.50	5.30	0.10	0.20	0.40
54	3.50	3.70	4.10	4.00	4.60	5.40	0.10	0.20	0.50
55	3.60	3.90	4.30	4.10	4.70	5.50	0.10	0.30	0.50
56	3.70	4.00	4.50	4.30	4.80	5.70	0.20	0.30	0.50
57	3.90	4.20	4.60	4.40	5.00	5.80	0.20	0.30	0.50
58	4.10	4.40	4.90	4.50	5.00	5.90	0.20	0.30	0.60
59	4.30	4.60	5.10	4.60	5.10	6.00	0.20	0.40	0.60
60	4.50	4.80	5.40	4.70	5.20	6.10	0.20	0.40	0.70
61	4.70	5.10	5.70	4.80	5.30	6.30	0.30	0.40	0.70
62	4.90	5.30	6.00	4.90	5.40	6.40	0.30	0.50	0.70
63	5.20	5.70	6.40	5.10	5.50	6.50	0.30	0.50	0.80
64	5.50	6.10	6.90	5.30	5.60	6.60	0.30	0.50	0.90

Northwestern Long Term Care Insurance Company
Lifetime Pay Paid-Up Non-forfeiture Benefit TT.LTC.(1010) & TT.LTC.ML.(1010) - Revised Rates
Annual Premium per \$100 of Long-Term Care Monthly Benefit
 \$100/Month for Nursing Home, Home Care, & Adult Day Care
 12 Week Elimination Period

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
65	5.90	6.50	7.30	5.50	5.80	6.80	0.40	0.60	0.90
66	6.20	6.90	7.90	5.70	5.90	6.90	0.40	0.60	1.00
67	6.60	7.40	8.40	5.90	6.10	7.10	0.50	0.70	1.10
68	7.00	7.90	9.00	6.00	6.40	7.40	0.50	0.80	1.20
69	7.50	8.50	9.70	6.20	6.70	7.80	0.60	0.90	1.30
70	8.00	9.10	10.40	6.40	7.00	8.10	0.60	0.90	1.40
71	8.60	9.70	11.20	6.60	7.30	8.50	0.70	1.00	1.60
72	9.20	10.40	12.10	6.80	7.60	8.90	0.70	1.20	1.70
73	9.70	10.80	12.50	7.00	7.80	9.10	0.80	1.20	1.80
74	10.20	11.30	12.90	7.20	8.10	9.40	0.80	1.30	1.90
75	10.80	11.70	13.40	7.40	8.30	9.70	0.90	1.40	2.00
76	11.40	12.20	13.90	7.70	8.60	10.00	0.90	1.40	2.10
77	12.00	12.70	14.40	7.90	8.80	10.30	0.90	1.50	2.20
78	12.60	13.70	15.30	8.10	9.10	10.50	1.00	1.60	2.70
79	13.20	14.30	16.10	8.40	9.40	10.80	1.10	1.80	2.90
80	13.80*	15.00*	16.80*				1.20*	1.90*	3.10*
81	14.60*	15.80*	17.70*				1.30*	2.00*	3.30*
82	15.40*	16.70*	18.70*				1.30*	2.20*	3.60*
83	16.20*	17.60*	19.80*				1.40*	2.40*	3.80*
84	17.10*	18.60*	20.90*				1.60*	2.50*	4.10*
85	18.10*	19.60*	22.00*				1.70*	2.70*	4.40*
86	19.70*	21.40*	24.00*				1.80*	2.90*	4.80*
87	21.50*	23.40*	26.20*				1.90*	3.10*	5.10*
88	23.40*	25.40*	28.50*				2.10*	3.40*	5.50*
89	25.50*	27.70*	31.00*				2.20*	3.60*	5.90*
90	27.70*	30.10*	33.70*				2.40*	3.90*	6.40*
91	28.30*	30.70*	34.40*				2.60*	4.20*	6.90*
92	28.80*	31.30*	35.10*				2.80*	4.50*	7.40*
93	29.40*	32.00*	35.80*				3.00*	4.90*	7.90*
94	30.10*	32.60*	36.60*				3.20*	5.20*	8.50*
95	30.70*	33.30*	37.30*				3.40*	5.60*	9.10*
96	30.70*	33.30*	37.30*				3.40*	5.60*	9.10*
97	30.70*	33.30*	37.30*				3.40*	5.60*	9.10*
98	30.70*	33.30*	37.30*				3.40*	5.60*	9.10*
99	30.70*	33.30*	37.30*				3.40*	5.60*	9.10*
100	30.70*	33.30*	37.30*				3.40*	5.60*	9.10*
101	30.70*	33.30*	37.30*				3.40*	5.60*	9.10*
102	30.70*	33.30*	37.30*				3.40*	5.60*	9.10*
103	30.70*	33.30*	37.30*				3.40*	5.60*	9.10*
104	30.70*	33.30*	37.30*				3.40*	5.60*	9.10*
105	30.70*	33.30*	37.30*				3.40*	5.60*	9.10*
106	30.70*	33.30*	37.30*				3.40*	5.60*	9.10*
107	30.70*	33.30*	37.30*				3.40*	5.60*	9.10*
108	30.70*	33.30*	37.30*				3.40*	5.60*	9.10*
109	30.70*	33.30*	37.30*				3.40*	5.60*	9.10*
110	30.70*	33.30*	37.30*				3.40*	5.60*	9.10*

* Rates applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company
Survivorship Benefit Premium Percentage TT.LTC.(1010) & TT.LTC.ML.(1010) - Revised Rates

Issue Age	Base	Base Policy Plus Automatic Benefit Increase Option	Base Policy Plus Automatic Additional Purchase Benefit
18	12.00%	21.00%	17.00%
19	12.00%	21.00%	17.00%
20	12.00%	21.00%	17.00%
21	12.00%	21.00%	17.00%
22	12.00%	21.00%	17.00%
23	12.00%	21.00%	17.00%
24	12.00%	21.00%	17.00%
25	12.00%	21.00%	17.00%
26	12.00%	21.00%	17.00%
27	12.00%	21.00%	17.00%
28	12.00%	21.00%	17.00%
29	12.00%	21.00%	17.00%
30	12.00%	21.00%	17.00%
31	12.00%	21.00%	17.00%
32	12.00%	21.00%	17.00%
33	12.00%	21.00%	17.00%
34	12.00%	21.00%	17.00%
35	12.00%	21.00%	17.00%
36	12.00%	21.00%	17.00%
37	12.00%	21.00%	17.00%
38	12.00%	21.00%	17.00%
39	12.00%	21.00%	17.00%
40	12.00%	21.00%	17.00%
41	12.00%	22.00%	17.00%
42	12.00%	22.00%	18.00%
43	13.00%	22.00%	18.00%
44	13.00%	22.00%	19.00%
45	14.00%	23.00%	19.00%
46	14.00%	23.00%	20.00%
47	15.00%	23.00%	20.00%
48	15.00%	24.00%	21.00%
49	15.00%	24.00%	22.00%
50	16.00%	24.00%	22.00%
51	16.00%	24.00%	23.00%
52	17.00%	25.00%	23.00%
53	17.00%	25.00%	24.00%
54	17.00%	25.00%	24.00%
55	18.00%	25.00%	24.00%
56	18.00%	25.00%	25.00%
57	19.00%	26.00%	25.00%
58	19.00%	26.00%	25.00%
59	19.00%	26.00%	26.00%
60	20.00%	26.00%	26.00%
61	20.00%	26.00%	26.00%
62	20.00%	27.00%	27.00%
63	20.00%	27.00%	27.00%
64	21.00%	27.00%	27.00%

Northwestern Long Term Care Insurance Company
Survivorship Benefit Premium Percentage TT.LTC.(1010) & TT.LTC.ML.(1010) - Revised Rates

Issue Age	Base	Base Policy Plus Automatic Benefit Increase Option	Base Policy Plus Automatic Additional Purchase Benefit
65	21.00%	27.00%	27.00%
66	21.00%	27.00%	27.00%
67	22.00%	27.00%	27.00%
68	22.00%	27.00%	27.00%
69	22.00%	26.00%	26.00%
70	22.00%	26.00%	26.00%
71	22.00%	26.00%	26.00%
72	22.00%	26.00%	25.00%
73	21.00%	25.00%	24.00%
74	21.00%	25.00%	23.00%
75	21.00%	24.00%	23.00%
76	20.00%	24.00%	22.00%
77	20.00%	23.00%	21.00%
78	20.00%	23.00%	21.00%
79	20.00%	23.00%	21.00%
80	20.00%*		21.00%*
81	20.00%*		21.00%*
82	20.00%*		21.00%*
83	20.00%*		21.00%*
84	20.00%*		21.00%*
85	20.00%*		21.00%*
86	20.00%*		21.00%*
87	20.00%*		21.00%*
88	20.00%*		21.00%*
89	20.00%*		21.00%*
90	20.00%*		21.00%*
91	20.00%*		21.00%*
92	20.00%*		21.00%*
93	20.00%*		21.00%*
94	20.00%*		21.00%*
95	20.00%*		21.00%*
96	20.00%*		21.00%*
97	20.00%*		21.00%*
98	20.00%*		21.00%*
99	20.00%*		21.00%*
100	20.00%*		21.00%*
101	20.00%*		21.00%*
102	20.00%*		21.00%*
103	20.00%*		21.00%*
104	20.00%*		21.00%*
105	20.00%*		21.00%*
106	20.00%*		21.00%*
107	20.00%*		21.00%*
108	20.00%*		21.00%*
109	20.00%*		21.00%*
110	20.00%*		21.00%*

* Percentages applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

State:	Pennsylvania	Filing Company:	Northwestern Long Term Care Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2017 LTC Risk Mitigation (Phase 2)		
Project Name/Number:	2017 LTC Risk Mitigation (Phase 2)/2017 LTC Risk Mitigation (Phase 2)		

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA Cover Letter - RATES.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Certification (A&H)
Comments:	
Attachment(s):	Actuarial Certification RR (PA).pdf Actuarial Certification RS (PA).pdf Actuarial Certification TT (PA).pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	ACTMEMO Update RR (PA).pdf ACTMEMO Update RR ML (PA).pdf ACTMEMO Update RS (PA).pdf ACTMEMO Update RS ML (PA).pdf ACTMEMO Update TT (PA).pdf ACTMEMO Update TT ML (PA).pdf Experience Exhibits (PA) R1P2.pdf TT Exhibit 2 Inforce Policies and Premium (PA).pdf RR Exhibit 2 Inforce Policies and Premium (PA).pdf RS Exhibit 2 Inforce Policies and Premium (PA).pdf PREMCALC RR-RS (STD).pdf PREMCALC TT (PA).pdf Premium Rate Compare RR after increase to UU2016(0916).pdf Premium Rate Compare RS after increase to UU2016(0916).pdf Premium Rate Compare TT2010 after increase to UU2016(0916).pdf Inforce Filing Act Memo Cover Letter (PA).pdf RR Exhibit 1 Loss Ratios (PA).xlsx RS Exhibit 1 Loss Ratios (PA).xlsx TT Exhibit 1 Loss Ratios (PA).xlsx
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
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State: Pennsylvania Filing Company: Northwestern Long Term Care Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: 2017 LTC Risk Mitigation (Phase 2)
 Project Name/Number: 2017 LTC Risk Mitigation (Phase 2)/2017 LTC Risk Mitigation (Phase 2)

Bypass Reason:	Not Applicable
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	Not Applicable
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not Applicable
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Rate Table (A&H)
Comments:	Rate Tables are attached under the 'Rate/Rule Schedule' tab.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Not Applicable
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Reserve Calculation (A&H)
Comments:	Please see the Actuarial Certification attached above.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Not Applicable

State:	Pennsylvania	Filing Company:	Northwestern Long Term Care Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2017 LTC Risk Mitigation (Phase 2)		
Project Name/Number:	2017 LTC Risk Mitigation (Phase 2)/2017 LTC Risk Mitigation (Phase 2)		

Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Policyowner Notification Letter
Comments:	
Attachment(s):	PA 90-2578 LTC (1217).pdf
Item Status:	
Status Date:	

State:	Pennsylvania	Filing Company:	Northwestern Long Term Care Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2017 LTC Risk Mitigation (Phase 2)		
Project Name/Number:	2017 LTC Risk Mitigation (Phase 2)/2017 LTC Risk Mitigation (Phase 2)		

Attachment RR Exhibit 1 Loss Ratios (PA).xlsx is not a PDF document and cannot be reproduced here.

Attachment RS Exhibit 1 Loss Ratios (PA).xlsx is not a PDF document and cannot be reproduced here.

Attachment TT Exhibit 1 Loss Ratios (PA).xlsx is not a PDF document and cannot be reproduced here.



A Northwestern Mutual Company

Northwestern Long Term Care Insurance Co.
NAIC # 860-69000
FEIN # 36-2258318

John Kotarski
Product Compliance Senior Specialist
Phone: (414) 665-5637
Fax: (414) 625-7598
Email: johnkotarski@northwesternmutual.com

January 11, 2018

Pennsylvania Department of Insurance

Re: Rates for RR.LTC.(0798), RR.LTC.ML.(0798) RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), RS.LTC.ML.(0708), TT.LTC.(1010), TT.LTC.ML.(1010)

This rate increase request is a follow-up to a previous rate increase request where the state of Pennsylvania approved a rate increase that was less than what was requested. The SERFF number associated with our previous filing is NWST-130590081 and was originally filed on 10/03/2016 and a rate increase was approved on 01/10/2017. The previously requested rate increase was the first rate increase ever requested on these policy forms.

We are now requesting the remaining portion of our previous rate increase request. In fact, across most of the rest of the country we have already received approval for the rate increase that was requested previously. Our goal with this follow-up filing is to align the rate increases for policyowners in the state of Pennsylvania with the rest of the country to ensure greater equity nationwide.

Enclosed with this filing are revised rates for several of our inforce long-term care blocks of business (which are noted below). Please note that we have included a cover letter to the actuarial memorandum which provides additional information regarding the revised rates. The company rate information requested in the 'Rate/Rule Schedule' tab can be found in the actuarial memorandum and exhibit 2.

The form numbers and approval dates for the long-term care insurance policies that are impacted are as follows:

<u>Policy Form Number</u>	<u>Approval Date</u>
RR.LTC.(0798)	11/25/1998
RR.LTC.ML.(0798)	09/01/2000
RS.LTC.(1101) & RS.LTC.ML.(1101)	12/27/2001
RS.LTC.(0708) & RS.LTC.ML.(0708)	08/04/2008
TT.LTC.(1010) & TT.LTC.ML.(1010)	01/31/2011

Based on the above, your review and approval is greatly appreciated. If you have any questions, you may contact me at 414-665-5637 or email me at johnkotarski@northwesternmutual.com. For all email correspondence, please copy Laura Olski at lauraolski@northwesternmutual.com.

Thank you,

A handwritten signature in black ink, appearing to read "John J. Kotarski", followed by a large, stylized flourish or loop.

John Kotarski
Product Compliance Sr. Specialist
Actuarial Department

Actuarial Certification
For Long-Term Care Insurance
Policy Form RR.LTC.(0798) and RR.LTC.ML.(0798)

I, Gregory Gurlik, am an Actuary and officer of the Northwestern Long Term Care Insurance Company and am a member in good standing of the American Academy of Actuaries. I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing LTCI premiums and for filing for increases in LTCI premiums. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

Attached are:

1. The premium rate schedule to be used for renewals of the policy forms and additional benefits as specified therein.
2. An actuarial memorandum, also signed by me, which provides:
 - a. The assumptions on which this certification is based;
 - b. The adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized.
 - c. A lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates that the revised premium rate schedule meets the loss ratio standards and necessary details of this state; and
 - d. Disclosure of the manner, if any, in which reserves have been recognized.

I have reviewed and taken into consideration the policy design and coverage provided, and the insurer's current underwriting and claims adjudication processes.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions, or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this state. In my opinion, the rates are not unfairly discriminatory and the gross premiums are not excessive. This filing will enhance premium adequacy, but may not be sufficient to prevent future rate action. Therefore, rates cannot be certified as required by regulation.



Actuary

January 10, 2018

Date

Actuarial Certification
For Long-Term Care Insurance
Policy Forms RS.LTC.(1101), RS.LTC.ML.(1101),
RS.LTC.(0708), and RS.LTC.ML.(0708).

I, Gregory Gurlik, am an Actuary and officer of the Northwestern Long Term Care Insurance Company and am a member in good standing of the American Academy of Actuaries. I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing LTCI premiums and for filing for increases in LTCI premiums. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

Attached are:

1. The premium rate schedule to be used for renewals of the policy forms and additional benefits as specified therein.
2. An actuarial memorandum, also signed by me, which provides:
 - a. The assumptions on which this certification is based;
 - b. The adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized.
 - c. A lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates that the revised premium rate schedule meets the loss ratio standards and necessary details of this state; and
 - d. Disclosure of the manner, if any, in which reserves have been recognized.

I have reviewed and taken into consideration the policy design and coverage provided, and the insurer's current underwriting and claims adjudication processes.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions, or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this state. In my opinion, the rates are not unfairly discriminatory and the gross premiums are not excessive. This filing will enhance premium adequacy, but may not be sufficient to prevent future rate action. Therefore, rates cannot be certified as required by regulation.



Actuary

January 10, 2018

Date

Actuarial Certification
For Long-Term Care Insurance
Policy Form TT.LTC.(1010) and TT.LTC.ML.(1010)

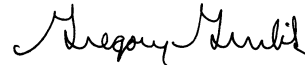
I, Gregory Gurlik, am an Actuary and officer of the Northwestern Long Term Care Insurance Company and am a member in good standing of the American Academy of Actuaries. I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing LTCI premiums and for filing for increases in LTCI premiums. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

Attached are:

1. The premium rate schedule to be used for renewals of the policy forms and additional benefits as specified therein.
2. An actuarial memorandum, also signed by me, which provides:
 - a. The assumptions on which this certification is based;
 - b. The adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized.
 - c. A lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates that the revised premium rate schedule meets the loss ratio standards and necessary details of this state; and
 - d. Disclosure of the manner, if any, in which reserves have been recognized.

I have reviewed and taken into consideration the policy design and coverage provided, and the insurer's current underwriting and claims adjudication processes.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions, or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this state. In my opinion, the rates are not unfairly discriminatory and the gross premiums are not excessive. This filing will enhance premium adequacy, but may not be sufficient to prevent future rate action. Therefore, rates cannot be certified as required by regulation.



Actuary

January 10, 2018

Date

NORTHWESTERN LONG TERM CARE INSURANCE COMPANY

ACTUARIAL MEMORANDUM

Product Name
QuietCare RR

Policy Form Number
RR.LTC.(0798)

Issue Date Range*
August 1998 – March 2002
(*see exhibit 2 for state's range)

CONTENTS

1.	Scope & Purpose	3
2.	Requested Rate Increase	3
3.	Reason for Rate Increase Request	4
4.	Rate Increase History	4
5.	Benefit Descriptions	4
6.	Renewability	5
7.	Applicability	5
8.	Marketing Method	5
9.	Issue Age Ranges	5
10.	Actuarial Assumptions – Updated	6
	A. Morbidity - Updated	6
	B. Expenses	7
	C. Mortality - Updated	7
	D. Lapse – Updated	7
	E. Automatic Additional Purchase Benefit (AAPB) Election Rate	8
	F. Interest	8

G.	Distribution	9
11.	Actuarial Assumptions - Original	10
A.	Morbidity - Original	10
B.	Mortality - Original	10
C.	Lapse - Original	10
12.	Underwriting	11
13.	Premium Classes	11
14.	Reserve Basis	11
A.	Base Plans	11
B.	Paid-Up Nonforfeiture Benefit	12
C.	Additional Actuarial Reserves	12
	Appendix I – Sample Claim Costs (Repricing)	13
	Appendix II – Sample Claim Costs (Original Pricing)	15
	Appendix III – Ratio of Current to Original Claim Costs	17

1. Scope & Purpose

This memorandum consists of materials which support the development of new premium rates for the policy series form listed on page 1. The purpose of this memorandum is to demonstrate that the requirements of this State in regards to an inforce rate increase request have been met. This rate filing is not intended to be used for any other purpose.

2. Requested Rate Increase

This rate increase request is a follow-up to a previous rate increase request where the state of Pennsylvania approved a rate increase that was less than what was requested. The SERFF number associate with our previous filing is NWST-130590081 and was originally filed on 10/03/2016 and a rate increase was approved on 01/10/2017. The previously requested rate increase was the first rate increase ever requested on these policy forms.

We are now requesting the remaining portion of our previous rate increase request. In fact, across most of the rest of the country we have already received approval for the rate increase that was requested previously. Our goal with this follow-up filing is to align the rate increases for policyowners in the state of Pennsylvania with rest of the country to ensure greater equity nationwide.

These guaranteed renewable products include lifetime pay premiums with benefit period offerings of three years, six years and lifetime.

The table below summarizes the previously approved rate increase, the currently requested rate increase and the cumulative increase (assuming that the requested rate increase is approved). The currently requested increase will be effective no sooner than one year after the effective date of the previously approved increase.

Benefit Period	Previously Approved Increase	Currently Requested Increase	Cumulative Increase
3 Year	10%	0% *	10%
6 Year	20%	4.2%	25%
Lifetime	20%	8.3%	30%

* No further rate increases are being requested for lifetime pay 3 year benefit period policies since the 10% rate increase that had been requested previously was approved.

The overall average rate increase currently being requested is 5.7% and the overall cumulative average rate increase would be 25.1% with the rate increase varying by benefit period as shown in the table above.

The rate increases adhere to the following restrictions:

- a. We ensure that the proposed rate increase does not result in premium rates that exceed the rates for new business. To accomplish this, we restricted the premium increase for policies with the 3 year benefit period to grade from 10% for issue ages in the early 70's to 0% for issue ages 75+. This is demonstrated in the attached premium rate comparison.
- b. We ensure that the resulting overall increase in rates satisfies the pre-rate stability rule outlined in the NAIC LTC Model Bulletin ensuring no less than an 80% loss ratio on the rate increase portion, while applying 60% to the current rate schedule. This is demonstrated in Exhibit 1.

- c. The lifetime loss ratio after the proposed rate increase is greater than or equal to the lifetime loss ratio targeted in the original filing from this form.

New proposed rate tables for this policy form are included with this filing. The contingent non-forfeiture paid up benefit equal to the sum of premiums paid is being offered to all policyowners impacted by the rate increase whether or not their increase is above the substantial increase triggers.

The number of policyowners and amount of inforce premium, as of October 31, 2017, for your state and nationwide, are displayed in Exhibit 2. The exhibit also shows the average annual premium before and after the proposed rate increase.

3. Reason for Rate Increase Request

A rate increase is necessary at this time due to significantly higher anticipated future and lifetime loss ratios. The higher loss ratios are mainly the result of longer claim continuance with a greater effect on longer benefit periods, combined with lower lapse and mortality rates.

Northwestern Long Term Care Insurance Company (NLTC) has been evaluating this block and updating assumptions based on our experience as well as the LTCi industry experience. The projected lifetime loss ratio based on the assumptions outlined in this memo is worse than original pricing. The combined effect of changing the underlying claim costs and updating the mortality and persistency assumptions resulted in the need for a rate increase. The current premium levels are inadequate and, therefore, NLTC is requesting a rate increase in order to maintain the viability and financial stability of the policy form.

Even though we could justify a higher rate increase, at this time we have decided to request a cumulative 25.1% taking into consideration the impact on our policyowners. If experience does not improve, we may need to request future rate increases.

4. Rate Increase History

This rate increase request is a follow-up to a previous rate increase request where the state of Pennsylvania approved a rate increase that was less than what was requested. The SERFF number associated with our previous filing is NWST-130590081 and was originally filed on 10/03/2016 and a rate increase was approved on 01/10/2017. The previously requested rate increase was the first rate increase ever requested on these policy forms.

Other than the rate increase mentioned above there have been no other rate increases for this policy form.

5. Benefit Descriptions

This policy provides comprehensive long term care coverage, and reimburses eligible expenses of the insured up to the daily limits of the policy. The product is priced to have level premiums. All premiums are guaranteed renewable. If the policy becomes paid-up, it becomes non-cancellable. The product is available at issue ages 18-79. Premiums are on a sex neutral basis.

The insured chooses a daily limit, benefit period, elimination period, and home and community care coverage percentage. The plan reimburses eligible expenses up to the daily limits once the elimination period is satisfied. The plan continues to reimburse expenses until eligible expenses are no longer incurred or benefits are exhausted.

Care can be provided by licensed health care practitioners in licensed nursing homes, alternate living facilities, the home, and adult day care agencies. Respite care is also covered.

Two indexing options are available. The first option, called the Automatic Benefit Increase option, is a level premium product with the daily limit and the Benefit Account Value remaining indexing at 5% per year.

The second option, called the Automatic Additional Purchase Benefit, provides a level benefit while the insured does not require LTC benefits. The daily limit and the Benefit Account Value remaining begin indexing at 5% per year if and when the insured is on claim. Also under this option, the insured has the option of purchasing an additional amount of coverage, equal to 5% of the prior year's daily limit, each year while not on claim. This additional coverage also increases the Benefit Account Value. The premiums for the additional coverage are level and are based on the insured's current attained age. The insured can continue to purchase the additional coverage under this option until the insured has refused two of the optional increases in coverage.

All plans include the waiver of premium benefit.

An optional non-forfeiture benefit is also available. This benefit, called Paid-Up Nonforfeiture Benefit, provides paid-up coverage when premium payments stop on or after the third policy anniversary via a smaller Benefit Account Value. Although we are filing for a premium rate increase, the premiums under the non-forfeiture benefit are not changing at this time.

One underwriting class exists for all policies issued. The policy is participating.

6. Renewability

All policy forms listed above are guaranteed renewable.

7. Applicability

This filing is applicable to in force policies only, as this policy form is no longer being sold in your state or nationwide. The premium changes will apply to the base form as well as to all applicable additional benefits, other than the non-forfeiture benefit as described above. The premium change will also apply to future purchase option elections under the Automatic Additional Purchase Benefit. The premium changes will not apply to policies which have already reached paid-up status.

The company remains in the market, and currently sells similar long-term care insurance.

8. Marketing Method

All policy forms listed above were marketed by Northwestern Mutual's (parent company of NLTC) career captive field force.

9. Issue Age Ranges

Issue ages are from 18 to 79.

10. Actuarial Assumptions – Updated

This section includes the current assumptions used to justify the premium rate increase. These assumptions do not include any margin for adverse experience.

A. Morbidity - Updated

Claim costs from Milliman's 2014 edition of the Long Term Care Guidelines were used for morbidity estimates. The Guidelines have been developed in conjunction with professionals in several Milliman offices and reflect actual experience of various carriers, numerous studies of non-insurance data and judgment. The guidelines are a continually evolving rating structure that are modified as more experience becomes available.

The 2014 Milliman Guidelines were tailored to reflect NLTC's underwriting standards and claims administration practices. Milliman develops morbidity selection factors for three levels of underwriting: looser underwriting, average underwriting, and stricter underwriting. Milliman determined after analyzing NLTC's underwriting standards and practices that we fall in the stricter underwriting category. Milliman also came in to look at our claims administration practices to adjust the 2014 Milliman Guidelines in order to be more in line with how we administer long-term care claims.

An internal review of Milliman's underwriting categories was also performed to ensure that we agreed with their assessment based on their underwriting criteria. This review led to the conclusion that the categorization of our underwriting standards as "strict" was appropriate. In addition, our Actuarial and Underwriting Departments continually review and monitor the underwriting criteria of other LTC carriers compared to our own underwriting standards. Based on those reviews we believe that our underwriting criteria is stricter than the average LTC carrier in the industry. The claims administration of our LTC block was brought in-house from a 3rd party administrator some years ago. We made enhancements to the consistency of claims adjudication, and considered these enhancements in determining the appropriateness of the morbidity assumptions used.

Final adjustments were made to morbidity recognizing anticipated morbidity differences due to a review of NLTC's specific product design such as the comprehensive coverage provided, a lifetime elimination period, pooled benefits structure, and a monthly benefit limit (vs. daily benefit limit).

We also reviewed how the 2014 Milliman Guidelines compare to our own limited amount of long-term care claims data and our cash claim payments are in line with the expected basis. Since the 2014 Guidelines provided by Milliman were based on long-term care policies with specific benefits equal to what this policy form offers, our overall morbidity experience to-date, although limited and not credible, does not call into question the validity of the 2014 Milliman Guidelines for this block of business.

No morbidity improvement was assumed in pricing.

Appendix I shows a sample of claim costs used in determining the premium rate increase.

B. Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate. Normal renewal commission rates will be applied on any increase in premium.

C. Mortality - Updated

Our mortality assumptions were developed using internal company experience and include underwriting selection factors. Mortality improvement is also assumed through attained age 105.

In comparing the pricing mortality table used to the 1983 Individual Annuitant Mortality (83 IAM) table used for valuation, the pricing ultimate rates are more conservative for the majority of issue ages. However, the biggest difference between the two tables is not the ultimate rates but that the pricing mortality recognizes lower mortality rates on recently underwritten business (mortality selection) and improved mortality over time (mortality improvement). Thus, the pricing mortality is more conservative than the table used for valuation (83 IAM) which does not have selection or improvement.

D. Lapse – Updated

Policy Year	%
1	3.500%
2	4.300%
3	2.900%
4	2.200%
5	1.700%
6	1.500%
7	1.200%
8	1.050%
9	0.900%
10	0.800%
11	0.700%
12	0.600%
13	0.575%
14	0.550%
15	0.525%
16+	0.500%

Lapse Adjustment by Issue Age: The following table of multipliers was used to adjust lapse rates for policies issued at older ages.

Updated Lapse Adjustment by Issue Age			
Policy Year	Issue Ages 18-69	Issue Ages 70-74	Issue Ages 75-79
1	100%	100%	90%
2	100%	100%	75%
3	100%	100%	60%
4	100%	100%	45%
5	100%	100%	30%
6	100%	100%	15%
7	100%	100%	0%
8	100%	100%	0%
9	100%	100%	0%
10	100%	80%	0%
11	100%	60%	0%
12	100%	40%	0%
13	100%	20%	0%
14+	100%	0%	0%

Lapse Adjustment for Paid-Up Nonforfeiture Benefit – These multipliers remain the same as those used for the original pricing.

E. Automatic Additional Purchase Benefit (AAPB) Election Rate

As described in section 5, with the AAPB benefit the insured has the option of purchasing an additional amount of coverage at the insured's current attained age while not on claim. Current AAPB election rate assumptions are outlined below and vary depending on the number of past AAPB refusals.

No Prior Refusals		One Prior Refusals	
Duration	Election Rate	Duration Since 1st Refusal	Election Rate
1	90%	1	55%
2-10	95%	2	78%
11	94%	3	82%
12	93%	4	85%
13	92%	5	88%
14	91%	6+	90%
15+	90%		

Note that no AAPB assumption is necessary to determine the appropriate premium rates to charge as the attained age rates are set equal to the issue age rates for the same age. Therefore, there was no explicit AAPB assumption made at initial pricing. However, the rate of AAPB elections can affect the loss ratio projections in Exhibit 1 and are therefore documented here.

F. Interest

Discounting and accumulating of earned premiums and incurred claims for the purpose of calculating historical, future anticipated and lifetime loss ratios was performed using a discount rate of 4%. This rate represents the average maximum

valuation interest rate for all of the policy forms we are currently requesting a rate increase on (i.e., the RR, RS, and TT series of policy forms).

G. Distribution

Distribution of Business by Issue Age:

<u>Issue Age</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
52	5%	36%
57	20%	26%
62	35%	21%
67	25%	12%
72	10%	4%
77	5%	1%
Average Issue Age	64.5	57.2

Distribution of Business by Plan:

<u>Benefit Period (Years)</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
3	20%	8%
6	45%	24%
Lifetime	35%	68%
<u>Elimination Period (Weeks)</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
12	60%	89%
25	40%	11%
<u>Home & Community Care %</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
100%	80%	87%
50%	20%	13%

Distribution of Business by Sex:

<u>Sex</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
Male	40%	44%
Female	60%	56%

Distribution of Business by Indexing Option:

<u>Indexing Option</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
None	60%	20%
Automatic Benefit Increase	5%	9%
Automatic Additional Purchase Benefit	35%	71%

11. Actuarial Assumptions - Original

The initial premium rate schedule was based on the originally filed pricing assumptions which were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed. The original pricing assumptions for morbidity, voluntary termination rates, and mortality were as follows:

A. Morbidity - Original

The Milliman & Robertson (M&R) Internal Guidelines for Long Term Care Claim Costs were used for morbidity estimates. These Guidelines were developed in conjunction with professionals in several M&R offices during the mid-1990s and reflect actual experience of various carriers at that time, numerous studies of non-insurance data and actuarial judgment. The guidelines were established with a continually evolving rating structure that allow for modifications over time as more experience becomes available.

Underwriting adjustments were applied by policy year to reflect the morbidity anticipated due to underwriting. These factors were based on experience reviewed by M&R for benefit plans similar to NLTC with modifications to reflect the level of underwriting. For the Automatic Additional Purchase Benefit option, composite selection factors were calculated from the factors above recognizing that initial underwriting will wear off over time. Final adjustments were made to morbidity recognizing anticipated morbidity differences due to NLTC specific underwriting and product design.

Appendix II shows claim costs used in developing original premiums.

B. Mortality - Original

1983 Individual Annuitant Mortality

C. Lapse - Original

Policy Year	Lapse Rate
1	4.00%
2	3.60%
3	3.30%
4	3.05%
5	2.90%
6	2.80%
7	2.70%
8	2.60%
9	2.55%
10+	2.50%

Lapse Adjustment for Paid-Up Nonforfeiture Benefit - The following table of multipliers was used to adjust lapse rates for those policies with the Paid-Up Nonforfeiture Benefit (NFB) option:

Policy Year	Lapse Adjustment Multiplier for NFB
1	50%
2	0%
3	200%
4	170%
5+	110%

12. Underwriting

Medical underwriting was required for individual policies issued under this policy form and varied by issue age. LTC underwriting takes into account conditions or combinations of medical conditions that are likely to result in an impending need for services. There was one standard underwriting class for these policy forms.

13. Premium Classes

There is only one Standard premium class for these policy forms. No underwriting discounts are available.

Premiums are unisex and payable for life, except if the policy becomes paid up as described in Section 5 above. The premiums may vary according to one or more of the following policy and policyholder attributes: issue age, benefit level, benefit period, elimination period, inflation option, premium mode, home and community care coverage percentage, marital status, and additional benefits.

A spousal discount of 15% is applied if both individuals in a marriage or companion relationship have applied for a policy and are insurable.

14. Reserve Basis

A. Base Plans

Statutory Active Life Reserves are based on the claim costs developed for this plan (with claim costs for level premium benefit indexing policies updated to be consistent with the subsequent series), which reflect a margin for moderately adverse experience. A one-year preliminary term method with 1983 Individual Annuitant Mortality (IAM) and 4.0% interest is used. Lapse rates are not included in the reserve calculations.

Disabled life reserves use the current claim cost basis used for pricing new business. This is currently the 2014 Milliman guidelines. A 4.5% interest rate is used for claims incurred prior to 2006, a 4.0% interest rate for claims incurred 2006-2012, and a 3.5% interest rate for claims incurred 2013 and later. Reserves are grossed up for claims administration expenses.

B. Paid-Up Nonforfeiture Benefit

Paid-Up Nonforfeiture Benefit Reserves use the same assumptions as the base plan except where noted below. Active life reserves are equal to:

a. The greater of:

1. The LTC active life reserve, and
2. The lapse benefit

plus

b. The Paid-Up Nonforfeiture Benefit Reserve

where:

The LTC active life reserve is consistent with the base policy.

The lapse benefit is equal to the present value of future claims for an insured if the policy is lapsed in the following year.

The Paid-Up Nonforfeiture Benefit Reserve is equal to the present value of future claims for all insureds currently in paid-up status.

C. Additional Actuarial Reserves

The company focuses on asset adequacy testing for its LTC block overall, rather than on premium deficiency reserves for any particular series. Additional actuarial reserves due to asset adequacy testing have been held since 2012, and as of December 31, 2016, \$265 million was held for the LTC product line.

Appendix I – Sample Claim Costs (Repricing)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.
Does not reflect margin for adverse experience.

Sample Claim Costs Per \$1 of Daily Benefit								
3 Year Benefit Period: No Indexing by Elimination Period (days)								
Attained Age	<u>100% HHC</u>				<u>50% HHC</u>			
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	0.490	0.410	0.363	0.300	0.353	0.295	0.262	0.216
65	1.260	1.046	1.347	1.125	0.911	0.756	0.974	0.813
75	4.875	4.012	6.145	5.181	3.801	3.128	4.791	4.040
85	19.920	16.313	28.874	24.483	17.046	13.958	24.708	20.950
95	41.378	32.595	69.591	58.301	37.475	29.518	63.028	52.799

Sample Claim Costs Per \$1 of Daily Benefit								
6 Year Benefit Period: No Indexing by Elimination Period (days)								
Attained Age	<u>100% HHC</u>				<u>50% HHC</u>			
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	0.851	0.719	0.625	0.525	0.612	0.517	0.450	0.378
65	2.109	1.765	2.294	1.935	1.524	1.276	1.658	1.398
75	7.675	6.340	10.395	8.809	5.984	4.942	8.105	6.868
85	30.332	24.875	48.226	40.897	25.953	21.282	41.265	34.992
95	59.342	46.904	108.557	90.552	53.741	42.472	98.313	82.000

Sample Claim Costs Per \$1 of Daily Benefit								
Lifetime Benefit Period: No Indexing by Elimination Period (days)								
Attained Age	<u>100% HHC</u>				<u>50% HHC</u>			
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	1.375	1.181	1.136	0.979	0.990	0.850	0.818	0.704
65	3.285	2.798	3.940	3.394	2.374	2.022	2.847	2.452
75	11.138	9.361	16.763	14.433	8.684	7.298	13.070	11.252
85	42.480	35.460	74.112	63.701	36.348	30.339	63.415	54.503
95	83.314	67.683	160.085	135.830	75.451	61.290	144.980	123.005

Appendix I – Sample Claim Costs (cont.)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.
Does not reflect margin for adverse experience.

Sample Claim Costs Per \$1 of Daily Benefit								
3 Year Benefit Period: With 5% Indexing; by Elimination Period (days)								
Attained Age	100% HHC				50% HHC			
	Male		Female		Male		Female	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	0.527	0.447	0.390	0.327	0.379	0.322	0.281	0.236
65	1.353	1.140	1.447	1.226	0.978	0.824	1.046	0.886
75	5.226	4.363	6.608	5.651	4.075	3.402	5.153	4.406
85	21.329	17.718	31.070	26.708	18.251	15.161	26.587	22.853
95	44.088	35.266	74.748	63.474	39.930	31.937	67.700	57.485

Sample Claim Costs Per \$1 of Daily Benefit								
6 Year Benefit Period: With 5% Indexing; by Elimination Period (days)								
Attained Age	100% HHC				50% HHC			
	Male		Female		Male		Female	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	0.959	0.823	0.704	0.601	0.690	0.592	0.506	0.432
65	2.364	2.010	2.579	2.209	1.709	1.453	1.864	1.597
75	8.526	7.148	11.682	10.044	6.647	5.572	9.108	7.831
85	33.514	27.882	54.115	46.519	28.677	23.856	46.304	39.802
95	64.772	52.001	120.566	101.893	58.659	47.088	109.189	92.271

Sample Claim Costs Per \$1 of Daily Benefit								
Lifetime Benefit Period: With 5% Indexing; by Elimination Period (days)								
Attained Age	100% HHC				50% HHC			
	Male		Female		Male		Female	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	1.716	1.496	1.513	1.326	1.235	1.076	1.089	0.955
65	4.002	3.460	5.092	4.457	2.892	2.500	3.680	3.221
75	13.038	11.114	20.808	18.164	10.166	8.665	16.224	14.162
85	48.818	41.308	88.953	77.391	41.772	35.343	76.115	66.218
95	93.605	77.174	185.294	159.084	84.772	69.886	167.812	144.065

Appendix II – Sample Claim Costs (Original Pricing)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.
Does not reflect margin for adverse experience.

Sample Claim Costs Per \$1 of Daily Benefit								
3 Year Benefit Period: No Indexing by Elimination Period (days)								
Attained Age	<u>100% HHC</u>				<u>50% HHC</u>			
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	0.77	0.688	0.766	0.687	0.607	0.543	0.586	0.528
65	1.834	1.629	2.4	2.165	1.338	1.185	1.897	1.714
75	5.805	5.048	7.775	7.032	4.614	4.029	6.514	5.911
85	16.651	14.198	27.37	24.891	13.677	11.752	23.927	21.79
95	31.6	26.015	42.702	37.749	27.662	22.905	37.497	33.232

Sample Claim Costs Per \$1 of Daily Benefit								
6 Year Benefit Period: No Indexing by Elimination Period (days)								
Attained Age	<u>100% HHC</u>				<u>50% HHC</u>			
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	1.083	0.976	1.112	1.008	0.711	0.694	0.768	0.7
65	2.371	2.114	3.332	3.03	1.611	1.436	2.498	2.278
75	7.144	6.234	10.58	9.601	5.557	4.871	8.602	7.834
85	19.544	16.653	36.585	33.129	15.871	13.662	31.464	28.596
95	36.331	29.937	54.88	48.667	31.664	26.285	48.32	43.092

Sample Claim Costs Per \$1 of Daily Benefit								
Lifetime Benefit Period: No Indexing by Elimination Period (days)								
Attained Age	<u>100% HHC</u>				<u>50% HHC</u>			
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	1.512	1.369	1.66	1.517	0.996	0.899	1.061	0.971
65	3.027	2.704	4.618	4.212	2.018	1.8	3.403	3.111
75	8.822	7.705	14	12.711	6.802	5.961	11.224	10.219
85	23.594	20.104	46.284	41.794	19.16	16.495	39.57	35.866
95	43.508	35.866	68.377	60.41	37.923	31.498	60.127	53.41

Appendix II – Sample Claim Costs (cont.)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.
Does not reflect margin for adverse experience.

Sample Claim Costs Per \$1 of Daily Benefit								
3 Year Benefit Period: With 5% Indexing; by Elimination Period (days)								
Attained Age	100% HHC				50% HHC			
	Male		Female		Male		Female	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	0.84	0.764	0.838	0.764	0.686	0.623	0.668	0.613
65	1.993	1.799	2.611	2.393	1.489	1.341	2.112	1.937
75	6.261	5.527	8.436	7.746	5.031	4.457	7.174	6.6
85	17.893	15.48	29.674	27.368	14.798	12.885	26.185	24.159
95	33.789	28.23	46.053	41.278	29.693	24.933	40.669	36.521

Sample Claim Costs Per \$1 of Daily Benefit								
6 Year Benefit Period: With 5% Indexing; by Elimination Period (days)								
Attained Age	100% HHC				50% HHC			
	Male		Female		Male		Female	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	1.25	1.146	1.294	1.195	0.92	0.843	0.936	0.868
65	2.687	2.435	3.814	3.522	1.853	1.679	2.911	2.696
75	7.952	7.046	12.012	11.064	6.234	5.546	9.876	9.123
85	21.486	18.568	41.281	37.879	17.53	15.291	35.734	32.888
95	39.607	33.117	61.286	55.122	34.619	29.146	54.286	49.086

Sample Claim Costs Per \$1 of Daily Benefit								
Lifetime Benefit Period: With 5% Indexing; by Elimination Period (days)								
Attained Age	100% HHC				50% HHC			
	Male		Female		Male		Female	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	1.913	1.764	2.229	2.078	1.247	1.145	1.44	1.345
65	3.562	3.236	5.776	5.359	2.381	2.159	4.298	3.995
75	10.018	8.888	16.74	15.43	7.741	6.884	13.469	12.437
85	26.169	22.613	53.538	48.94	21.343	18.62	45.951	42.141
95	47.733	39.934	77.645	69.478	41.719	35.151	68.618	61.715

Appendix III – Ratio of Current to Original Claim Costs

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.
Does not reflect margin for adverse experience.

Sample Claim Costs Per \$1 of Daily Benefit								
3 Year Benefit Period: No Indexing by Elimination Period (days)								
Attained Age	<u>100% HHC</u>				<u>50% HHC</u>			
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	64%	60%	47%	44%	58%	54%	45%	41%
65	69%	64%	56%	52%	68%	64%	51%	47%
75	84%	79%	79%	74%	82%	78%	74%	68%
85	120%	115%	105%	98%	125%	119%	103%	96%
95	131%	125%	163%	154%	135%	129%	168%	159%

Sample Claim Costs Per \$1 of Daily Benefit								
6 Year Benefit Period: No Indexing by Elimination Period (days)								
Attained Age	<u>100% HHC</u>				<u>50% HHC</u>			
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	79%	74%	56%	52%	86%	74%	59%	54%
65	89%	83%	69%	64%	95%	89%	66%	61%
75	107%	102%	98%	92%	108%	101%	94%	88%
85	155%	149%	132%	123%	164%	156%	131%	122%
95	163%	157%	198%	186%	170%	162%	203%	190%

Sample Claim Costs Per \$1 of Daily Benefit								
Lifetime Benefit Period: No Indexing by Elimination Period (days)								
Attained Age	<u>100% HHC</u>				<u>50% HHC</u>			
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	91%	86%	68%	65%	99%	95%	77%	73%
65	109%	103%	85%	81%	118%	112%	84%	79%
75	126%	121%	120%	114%	128%	122%	116%	110%
85	180%	176%	160%	152%	190%	184%	160%	152%
95	191%	189%	234%	225%	199%	195%	241%	230%

Appendix III – Ratio of Current to Original Claim Costs (cont.)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.
Does not reflect margin for adverse experience.

Sample Claim Costs Per \$1 of Daily Benefit								
3 Year Benefit Period: With 5% Indexing; by Elimination Period (days)								
Attained Age	<u>100% HHC</u>				<u>50% HHC</u>			
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	63%	59%	47%	43%	55%	52%	42%	38%
65	68%	63%	55%	51%	66%	61%	50%	46%
75	83%	79%	78%	73%	81%	76%	72%	67%
85	119%	114%	105%	98%	123%	118%	102%	95%
95	130%	125%	162%	154%	134%	128%	166%	157%

Sample Claim Costs Per \$1 of Daily Benefit								
6 Year Benefit Period: With 5% Indexing; by Elimination Period (days)								
Attained Age	<u>100% HHC</u>				<u>50% HHC</u>			
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	77%	72%	54%	50%	75%	70%	54%	50%
65	88%	83%	68%	63%	92%	87%	64%	59%
75	107%	101%	97%	91%	107%	100%	92%	86%
85	156%	150%	131%	123%	164%	156%	130%	121%
95	164%	157%	197%	185%	169%	162%	201%	188%

Sample Claim Costs Per \$1 of Daily Benefit								
Lifetime Benefit Period: With 5% Indexing; by Elimination Period (days)								
Attained Age	<u>100% HHC</u>				<u>50% HHC</u>			
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	90%	85%	68%	64%	99%	94%	76%	71%
65	112%	107%	88%	83%	121%	116%	86%	81%
75	130%	125%	124%	118%	131%	126%	120%	114%
85	187%	183%	166%	158%	196%	190%	166%	157%
95	196%	193%	239%	229%	203%	199%	245%	233%

Actuarial Certification

I, Gregory Gurlik, am an Actuary and an officer of the Northwestern Long Term Care Insurance Company and am a member in good standing of the American Academy of Actuaries. I wrote the Actuarial Memorandum for the rate increase filing for form RR.LTC.(0798). The assumptions used as stated in this memorandum are reasonable and realistic for this product. To the best of my knowledge and judgment, this filing complies with the laws and regulations of your state and the benefits are reasonable in relation to the premiums charged.



Actuary

January 10, 2018

Date

NORTHWESTERN LONG TERM CARE INSURANCE COMPANY

ACTUARIAL MEMORANDUM

Product Name
QuietCare RR

Policy Form Number
RR.LTC.ML.(0798)

Issue Date Range*
August 1998 – March 2002
(*see exhibit 2 for state's range)

CONTENTS

1.	Scope & Purpose	3
2.	Requested Rate Increase	3
3.	Reason for Rate Increase Request	4
4.	Rate Increase History	4
5.	Benefit Descriptions	4
6.	Renewability	5
7.	Applicability	5
8.	Marketing Method	5
9.	Issue Age Ranges	5
10.	Actuarial Assumptions – Updated	6
	A. Morbidity - Updated	6
	B. Expenses	7
	C. Mortality - Updated	7
	D. Lapse – Updated	7
	E. Automatic Additional Purchase Benefit (AAPB) Election Rate	8
	F. Interest	8

G.	Distribution	9
11.	Actuarial Assumptions - Original	10
A.	Morbidity - Original	10
B.	Mortality - Original	10
C.	Lapse - Original	10
12.	Underwriting	11
13.	Premium Classes	11
14.	Reserve Basis	11
A.	Base Plans	11
B.	Paid-Up Nonforfeiture Benefit	12
C.	Additional Actuarial Reserves	12
	Appendix I – Sample Claim Costs (Repricing)	13
	Appendix II – Sample Claim Costs (Original Pricing)	15
	Appendix III – Ratio of Current to Original Claim Costs	17

1. Scope & Purpose

This memorandum consists of materials which support the development of new premium rates for the policy series form listed on page 1. The purpose of this memorandum is to demonstrate that the requirements of this State in regards to an inforce rate increase request have been met. This rate filing is not intended to be used for any other purpose.

2. Requested Rate Increase

This rate increase request is a follow-up to a previous rate increase request where the state of Pennsylvania approved a rate increase that was less than what was requested. The SERFF number associate with our previous filing is NWST-130590081 and was originally filed on 10/03/2016 and a rate increase was approved on 01/10/2017. The previously requested rate increase was the first rate increase ever requested on these policy forms.

We are now requesting the remaining portion of our previous rate increase request. In fact, across most of the rest of the country we have already received approval for the rate increase that was requested previously. Our goal with this follow-up filing is to align the rate increases for policyowners in the state of Pennsylvania with rest of the country to ensure greater equity nationwide.

These guaranteed renewable products include lifetime pay premiums with benefit period offerings of three years, six years and lifetime.

The table below summarizes the previously approved rate increase, the currently requested rate increase and the cumulative increase (assuming that the requested rate increase is approved). The currently requested increase will be effective no sooner than one year after the effective date of the previously approved increase.

Benefit Period	Previously Approved Increase	Currently Requested Increase	Cumulative Increase
3 Year	10%	0% *	10%
6 Year	20%	4.2%	25%
Lifetime	20%	8.3%	30%

* No further rate increases are being requested for lifetime pay 3 year benefit period policies since the 10% rate increase that had been requested previously was approved.

The overall average rate increase currently being requested is 5.7% and the overall cumulative average rate increase would be 25.1% with the rate increase varying by benefit period as shown in the table above.

The rate increases adhere to the following restrictions:

- a. We ensure that the proposed rate increase does not result in premium rates that exceed the rates for new business. To accomplish this, we restricted the premium increase for policies with the 3 year benefit period to grade from 10% for issue ages in the early 70's to 0% for issue ages 75+. This is demonstrated in the attached premium rate comparison.
- b. We ensure that the resulting overall increase in rates satisfies the pre-rate stability rule outlined in the NAIC LTC Model Bulletin ensuring no less than an 80% loss ratio on the rate increase portion, while applying 60% to the current rate schedule. This is demonstrated in Exhibit 1.

- c. The lifetime loss ratio after the proposed rate increase is greater than or equal to the lifetime loss ratio targeted in the original filing from this form.

New proposed rate tables for this policy form are included with this filing. The contingent non-forfeiture paid up benefit equal to the sum of premiums paid is being offered to all policyowners impacted by the rate increase whether or not their increase is above the substantial increase triggers.

The number of policyowners and amount of inforce premium, as of October 31, 2017, for your state and nationwide, are displayed in Exhibit 2. The exhibit also shows the average annual premium before and after the proposed rate increase.

3. Reason for Rate Increase Request

A rate increase is necessary at this time due to significantly higher anticipated future and lifetime loss ratios. The higher loss ratios are mainly the result of longer claim continuance with a greater effect on longer benefit periods, combined with lower lapse and mortality rates.

Northwestern Long Term Care Insurance Company (NLTC) has been evaluating this block and updating assumptions based on our experience as well as the LTCi industry experience. The projected lifetime loss ratio based on the assumptions outlined in this memo is worse than original pricing. The combined effect of changing the underlying claim costs and updating the mortality and persistency assumptions resulted in the need for a rate increase. The current premium levels are inadequate and, therefore, NLTC is requesting a rate increase in order to maintain the viability and financial stability of the policy form.

Even though we could justify a higher rate increase, at this time we have decided to request a cumulative 25.1% taking into consideration the impact on our policyowners. If experience does not improve, we may need to request future rate increases.

4. Rate Increase History

This rate increase request is a follow-up to a previous rate increase request where the state of Pennsylvania approved a rate increase that was less than what was requested. The SERFF number associated with our previous filing is NWST-130590081 and was originally filed on 10/03/2016 and a rate increase was approved on 01/10/2017. The previously requested rate increase was the first rate increase ever requested on these policy forms.

Other than the rate increase mentioned above there have been no other rate increases for this policy form.

5. Benefit Descriptions

This policy provides comprehensive long term care coverage, and reimburses eligible expenses of the insured up to the daily limits of the policy. The product is priced to have level premiums. All premiums are guaranteed renewable. If the policy becomes paid-up, it becomes non-cancellable. The product is available at issue ages 18-79. Premiums are on a sex neutral basis.

The insured chooses a daily limit, benefit period, elimination period, and home and community care coverage percentage. The plan reimburses eligible expenses up to the daily limits once the elimination period is satisfied. The plan continues to reimburse expenses until eligible expenses are no longer incurred or benefits are exhausted.

Care can be provided by licensed health care practitioners in licensed nursing homes, alternate living facilities, the home, and adult day care agencies. Respite care is also covered.

Two indexing options are available. The first option, called the Automatic Benefit Increase option, is a level premium product with the daily limit and the Benefit Account Value remaining indexing at 5% per year.

The second option, called the Automatic Additional Purchase Benefit, provides a level benefit while the insured does not require LTC benefits. The daily limit and the Benefit Account Value remaining begin indexing at 5% per year if and when the insured is on claim. Also under this option, the insured has the option of purchasing an additional amount of coverage, equal to 5% of the prior year's daily limit, each year while not on claim. This additional coverage also increases the Benefit Account Value. The premiums for the additional coverage are level and are based on the insured's current attained age. The insured can continue to purchase the additional coverage under this option until the insured has refused two of the optional increases in coverage.

All plans include the waiver of premium benefit.

An optional non-forfeiture benefit is also available. This benefit, called Paid-Up Nonforfeiture Benefit, provides paid-up coverage when premium payments stop on or after the third policy anniversary via a smaller Benefit Account Value. Although we are filing for a premium rate increase, the premiums under the non-forfeiture benefit are not changing at this time.

One underwriting class exists for all policies issued. The policy is participating.

6. Renewability

All policy forms listed above are guaranteed renewable.

7. Applicability

This filing is applicable to in force policies only, as this policy form is no longer being sold in your state or nationwide. The premium changes will apply to the base form as well as to all applicable additional benefits, other than the non-forfeiture benefit as described above. The premium change will also apply to future purchase option elections under the Automatic Additional Purchase Benefit. The premium changes will not apply to policies which have already reached paid-up status.

The company remains in the market, and currently sells similar long-term care insurance.

8. Marketing Method

All policy forms listed above were marketed by Northwestern Mutual's (parent company of NLTC) career captive field force.

9. Issue Age Ranges

Issue ages are from 18 to 79.

10. Actuarial Assumptions – Updated

This section includes the current assumptions used to justify the premium rate increase. These assumptions do not include any margin for adverse experience.

A. Morbidity - Updated

Claim costs from Milliman's 2014 edition of the Long Term Care Guidelines were used for morbidity estimates. The Guidelines have been developed in conjunction with professionals in several Milliman offices and reflect actual experience of various carriers, numerous studies of non-insurance data and judgment. The guidelines are a continually evolving rating structure that are modified as more experience becomes available.

The 2014 Milliman Guidelines were tailored to reflect NLTC's underwriting standards and claims administration practices. Milliman develops morbidity selection factors for three levels of underwriting: looser underwriting, average underwriting, and stricter underwriting. Milliman determined after analyzing NLTC's underwriting standards and practices that we fall in the stricter underwriting category. Milliman also came in to look at our claims administration practices to adjust the 2014 Milliman Guidelines in order to be more in line with how we administer long-term care claims.

An internal review of Milliman's underwriting categories was also performed to ensure that we agreed with their assessment based on their underwriting criteria. This review led to the conclusion that the categorization of our underwriting standards as "strict" was appropriate. In addition, our Actuarial and Underwriting Departments continually review and monitor the underwriting criteria of other LTC carriers compared to our own underwriting standards. Based on those reviews we believe that our underwriting criteria is stricter than the average LTC carrier in the industry. The claims administration of our LTC block was brought in-house from a 3rd party administrator some years ago. We made enhancements to the consistency of claims adjudication, and considered these enhancements in determining the appropriateness of the morbidity assumptions used.

Final adjustments were made to morbidity recognizing anticipated morbidity differences due to a review of NLTC's specific product design such as the comprehensive coverage provided, a lifetime elimination period, pooled benefits structure, and a monthly benefit limit (vs. daily benefit limit).

We also reviewed how the 2014 Milliman Guidelines compare to our own limited amount of long-term care claims data and our cash claim payments are in line with the expected basis. Since the 2014 Guidelines provided by Milliman were based on long-term care policies with specific benefits equal to what this policy form offers, our overall morbidity experience to-date, although limited and not credible, does not call into question the validity of the 2014 Milliman Guidelines for this block of business.

No morbidity improvement was assumed in pricing.

Appendix I shows a sample of claim costs used in determining the premium rate increase.

B. Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate. Normal renewal commission rates will be applied on any increase in premium.

C. Mortality - Updated

Our mortality assumptions were developed using internal company experience and include underwriting selection factors. Mortality improvement is also assumed through attained age 105.

In comparing the pricing mortality table used to the 1983 Individual Annuitant Mortality (83 IAM) table used for valuation, the pricing ultimate rates are more conservative for the majority of issue ages. However, the biggest difference between the two tables is not the ultimate rates but that the pricing mortality recognizes lower mortality rates on recently underwritten business (mortality selection) and improved mortality over time (mortality improvement). Thus, the pricing mortality is more conservative than the table used for valuation (83 IAM) which does not have selection or improvement.

D. Lapse – Updated

Policy Year	%
1	3.500%
2	4.300%
3	2.900%
4	2.200%
5	1.700%
6	1.500%
7	1.200%
8	1.050%
9	0.900%
10	0.800%
11	0.700%
12	0.600%
13	0.575%
14	0.550%
15	0.525%
16+	0.500%

Lapse Adjustment by Issue Age: The following table of multipliers was used to adjust lapse rates for policies issued at older ages.

Updated Lapse Adjustment by Issue Age			
Policy Year	Issue Ages 18-69	Issue Ages 70-74	Issue Ages 75-79
1	100%	100%	90%
2	100%	100%	75%
3	100%	100%	60%
4	100%	100%	45%
5	100%	100%	30%
6	100%	100%	15%
7	100%	100%	0%
8	100%	100%	0%
9	100%	100%	0%
10	100%	80%	0%
11	100%	60%	0%
12	100%	40%	0%
13	100%	20%	0%
14+	100%	0%	0%

Lapse Adjustment for Paid-Up Nonforfeiture Benefit – These multipliers remain the same as those used for the original pricing.

E. Automatic Additional Purchase Benefit (AAPB) Election Rate

As described in section 5, with the AAPB benefit the insured has the option of purchasing an additional amount of coverage at the insured's current attained age while not on claim. Current AAPB election rate assumptions are outlined below and vary depending on the number of past AAPB refusals.

No Prior Refusals		One Prior Refusals	
Duration	Election Rate	Duration Since 1st Refusal	Election Rate
1	90%	1	55%
2-10	95%	2	78%
11	94%	3	82%
12	93%	4	85%
13	92%	5	88%
14	91%	6+	90%
15+	90%		

Note that no AAPB assumption is necessary to determine the appropriate premium rates to charge as the attained age rates are set equal to the issue age rates for the same age. Therefore, there was no explicit AAPB assumption made at initial pricing. However, the rate of AAPB elections can affect the loss ratio projections in Exhibit 1 and are therefore documented here.

F. Interest

Discounting and accumulating of earned premiums and incurred claims for the purpose of calculating historical, future anticipated and lifetime loss ratios was performed using a discount rate of 4%. This rate represents the average maximum

valuation interest rate for all of the policy forms we are currently requesting a rate increase on (i.e., the RR, RS, and TT series of policy forms).

G. Distribution

Distribution of Business by Issue Age:

<u>Issue Age</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
52	5%	36%
57	20%	26%
62	35%	21%
67	25%	12%
72	10%	4%
77	5%	1%
Average Issue Age	64.5	57.2

Distribution of Business by Plan:

<u>Benefit Period (Years)</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
3	20%	8%
6	45%	24%
Lifetime	35%	68%
<u>Elimination Period (Weeks)</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
12	60%	89%
25	40%	11%
<u>Home & Community Care %</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
100%	80%	87%
50%	20%	13%

Distribution of Business by Sex:

<u>Sex</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
Male	40%	44%
Female	60%	56%

Distribution of Business by Indexing Option:

<u>Indexing Option</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
None	60%	20%
Automatic Benefit Increase	5%	9%
Automatic Additional Purchase Benefit	35%	71%

11. Actuarial Assumptions - Original

The initial premium rate schedule was based on the originally filed pricing assumptions which were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed. The original pricing assumptions for morbidity, voluntary termination rates, and mortality were as follows:

A. Morbidity - Original

The Milliman & Robertson (M&R) Internal Guidelines for Long Term Care Claim Costs were used for morbidity estimates. These Guidelines were developed in conjunction with professionals in several M&R offices during the mid-1990s and reflect actual experience of various carriers at that time, numerous studies of non-insurance data and actuarial judgment. The guidelines were established with a continually evolving rating structure that allow for modifications over time as more experience becomes available.

Underwriting adjustments were applied by policy year to reflect the morbidity anticipated due to underwriting. These factors were based on experience reviewed by M&R for benefit plans similar to NLTC with modifications to reflect the level of underwriting. For the Automatic Additional Purchase Benefit option, composite selection factors were calculated from the factors above recognizing that initial underwriting will wear off over time. Final adjustments were made to morbidity recognizing anticipated morbidity differences due to NLTC specific underwriting and product design.

Appendix II shows claim costs used in developing original premiums.

B. Mortality - Original

1983 Individual Annuitant Mortality

C. Lapse - Original

Policy Year	Lapse Rate
1	4.00%
2	3.60%
3	3.30%
4	3.05%
5	2.90%
6	2.80%
7	2.70%
8	2.60%
9	2.55%
10+	2.50%

Lapse Adjustment for Paid-Up Nonforfeiture Benefit - The following table of multipliers was used to adjust lapse rates for those policies with the Paid-Up Nonforfeiture Benefit (NFB) option:

Policy Year	Lapse Adjustment Multiplier for NFB
1	50%
2	0%
3	200%
4	170%
5+	110%

12. Underwriting

Medical underwriting was required for individual policies issued under this policy form and varied by issue age. LTC underwriting takes into account conditions or combinations of medical conditions that are likely to result in an impending need for services. There was one standard underwriting class for these policy forms.

13. Premium Classes

There is only one Standard premium class for these policy forms. No underwriting discounts are available.

Premiums are unisex and payable for life, except if the policy becomes paid up as described in Section 5 above. The premiums may vary according to one or more of the following policy and policyholder attributes: issue age, benefit level, benefit period, elimination period, inflation option, premium mode, home and community care coverage percentage, marital status, and additional benefits.

A spousal discount of 15% is applied if both individuals in a marriage or companion relationship have applied for a policy and are insurable.

A multi-life discount of 5% is also applied where policies were marketed to three or more lives of an employer/employee group or ten or more lives of an association group. The discount was available to members and retirees of these groups, as well as their parents, spouses, and spouses' parents. The multi-life discount is not a reflection of lower expected morbidity for this group, but rather the fact that commissions are roughly 5% less for these multi-life sales and we wanted to reflect that savings in our policyowners' premiums.

14. Reserve Basis

A. Base Plans

Statutory Active Life Reserves are based on the claim costs developed for this plan (with claim costs for level premium benefit indexing policies updated to be consistent with the subsequent series), which reflect a margin for moderately adverse experience. A one-year preliminary term method with 1983 Individual Annuitant Mortality (IAM) and 4.0% interest is used. Lapse rates are not included in the reserve calculations.

Disabled life reserves use the current claim cost basis used for pricing new business. This is currently the 2014 Milliman guidelines. A 4.5% interest rate is used for claims incurred prior to 2006, a 4.0% interest rate for claims incurred 2006-2012, and

a 3.5% interest rate for claims incurred 2013 and later. Reserves are grossed up for claims administration expenses.

B. Paid-Up Nonforfeiture Benefit

Paid-Up Nonforfeiture Benefit Reserves use the same assumptions as the base plan except where noted below. Active life reserves are equal to:

- a. The greater of:
 - 1. The LTC active life reserve, and
 - 2. The lapse benefit
- plus
- b. The Paid-Up Nonforfeiture Benefit Reserve

where:

The LTC active life reserve is consistent with the base policy.

The lapse benefit is equal to the present value of future claims for an insured if the policy is lapsed in the following year.

The Paid-Up Nonforfeiture Benefit Reserve is equal to the present value of future claims for all insureds currently in paid-up status.

C. Additional Actuarial Reserves

The company focuses on asset adequacy testing for its LTC block overall, rather than on premium deficiency reserves for any particular series. Additional actuarial reserves due to asset adequacy testing have been held since 2012, and as of December 31, 2016, \$265 million was held for the LTC product line.

Appendix I – Sample Claim Costs (Repricing)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.
Does not reflect margin for adverse experience.

Sample Claim Costs Per \$1 of Daily Benefit								
3 Year Benefit Period: No Indexing by Elimination Period (days)								
Attained Age	<u>100% HHC</u>				<u>50% HHC</u>			
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	0.490	0.410	0.363	0.300	0.353	0.295	0.262	0.216
65	1.260	1.046	1.347	1.125	0.911	0.756	0.974	0.813
75	4.875	4.012	6.145	5.181	3.801	3.128	4.791	4.040
85	19.920	16.313	28.874	24.483	17.046	13.958	24.708	20.950
95	41.378	32.595	69.591	58.301	37.475	29.518	63.028	52.799

Sample Claim Costs Per \$1 of Daily Benefit								
6 Year Benefit Period: No Indexing by Elimination Period (days)								
Attained Age	<u>100% HHC</u>				<u>50% HHC</u>			
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	0.851	0.719	0.625	0.525	0.612	0.517	0.450	0.378
65	2.109	1.765	2.294	1.935	1.524	1.276	1.658	1.398
75	7.675	6.340	10.395	8.809	5.984	4.942	8.105	6.868
85	30.332	24.875	48.226	40.897	25.953	21.282	41.265	34.992
95	59.342	46.904	108.557	90.552	53.741	42.472	98.313	82.000

Sample Claim Costs Per \$1 of Daily Benefit								
Lifetime Benefit Period: No Indexing by Elimination Period (days)								
Attained Age	<u>100% HHC</u>				<u>50% HHC</u>			
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	1.375	1.181	1.136	0.979	0.990	0.850	0.818	0.704
65	3.285	2.798	3.940	3.394	2.374	2.022	2.847	2.452
75	11.138	9.361	16.763	14.433	8.684	7.298	13.070	11.252
85	42.480	35.460	74.112	63.701	36.348	30.339	63.415	54.503
95	83.314	67.683	160.085	135.830	75.451	61.290	144.980	123.005

Appendix I – Sample Claim Costs (cont.)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.
Does not reflect margin for adverse experience.

Sample Claim Costs Per \$1 of Daily Benefit								
3 Year Benefit Period: With 5% Indexing; by Elimination Period (days)								
Attained Age	<u>100% HHC</u>				<u>50% HHC</u>			
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	0.527	0.447	0.390	0.327	0.379	0.322	0.281	0.236
65	1.353	1.140	1.447	1.226	0.978	0.824	1.046	0.886
75	5.226	4.363	6.608	5.651	4.075	3.402	5.153	4.406
85	21.329	17.718	31.070	26.708	18.251	15.161	26.587	22.853
95	44.088	35.266	74.748	63.474	39.930	31.937	67.700	57.485

Sample Claim Costs Per \$1 of Daily Benefit								
6 Year Benefit Period: With 5% Indexing; by Elimination Period (days)								
Attained Age	<u>100% HHC</u>				<u>50% HHC</u>			
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	0.959	0.823	0.704	0.601	0.690	0.592	0.506	0.432
65	2.364	2.010	2.579	2.209	1.709	1.453	1.864	1.597
75	8.526	7.148	11.682	10.044	6.647	5.572	9.108	7.831
85	33.514	27.882	54.115	46.519	28.677	23.856	46.304	39.802
95	64.772	52.001	120.566	101.893	58.659	47.088	109.189	92.271

Sample Claim Costs Per \$1 of Daily Benefit								
Lifetime Benefit Period: With 5% Indexing; by Elimination Period (days)								
Attained Age	<u>100% HHC</u>				<u>50% HHC</u>			
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	1.716	1.496	1.513	1.326	1.235	1.076	1.089	0.955
65	4.002	3.460	5.092	4.457	2.892	2.500	3.680	3.221
75	13.038	11.114	20.808	18.164	10.166	8.665	16.224	14.162
85	48.818	41.308	88.953	77.391	41.772	35.343	76.115	66.218
95	93.605	77.174	185.294	159.084	84.772	69.886	167.812	144.065

Appendix II – Sample Claim Costs (Original Pricing)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.
Does not reflect margin for adverse experience.

Sample Claim Costs Per \$1 of Daily Benefit								
3 Year Benefit Period: No Indexing by Elimination Period (days)								
Attained Age	<u>100% HHC</u>				<u>50% HHC</u>			
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	0.77	0.688	0.766	0.687	0.607	0.543	0.586	0.528
65	1.834	1.629	2.4	2.165	1.338	1.185	1.897	1.714
75	5.805	5.048	7.775	7.032	4.614	4.029	6.514	5.911
85	16.651	14.198	27.37	24.891	13.677	11.752	23.927	21.79
95	31.6	26.015	42.702	37.749	27.662	22.905	37.497	33.232

Sample Claim Costs Per \$1 of Daily Benefit								
6 Year Benefit Period: No Indexing by Elimination Period (days)								
Attained Age	<u>100% HHC</u>				<u>50% HHC</u>			
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	1.083	0.976	1.112	1.008	0.711	0.694	0.768	0.7
65	2.371	2.114	3.332	3.03	1.611	1.436	2.498	2.278
75	7.144	6.234	10.58	9.601	5.557	4.871	8.602	7.834
85	19.544	16.653	36.585	33.129	15.871	13.662	31.464	28.596
95	36.331	29.937	54.88	48.667	31.664	26.285	48.32	43.092

Sample Claim Costs Per \$1 of Daily Benefit								
Lifetime Benefit Period: No Indexing by Elimination Period (days)								
Attained Age	<u>100% HHC</u>				<u>50% HHC</u>			
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	1.512	1.369	1.66	1.517	0.996	0.899	1.061	0.971
65	3.027	2.704	4.618	4.212	2.018	1.8	3.403	3.111
75	8.822	7.705	14	12.711	6.802	5.961	11.224	10.219
85	23.594	20.104	46.284	41.794	19.16	16.495	39.57	35.866
95	43.508	35.866	68.377	60.41	37.923	31.498	60.127	53.41

Appendix II – Sample Claim Costs (cont.)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.
Does not reflect margin for adverse experience.

Sample Claim Costs Per \$1 of Daily Benefit								
3 Year Benefit Period: With 5% Indexing; by Elimination Period (days)								
Attained Age	100% HHC				50% HHC			
	Male		Female		Male		Female	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	0.84	0.764	0.838	0.764	0.686	0.623	0.668	0.613
65	1.993	1.799	2.611	2.393	1.489	1.341	2.112	1.937
75	6.261	5.527	8.436	7.746	5.031	4.457	7.174	6.6
85	17.893	15.48	29.674	27.368	14.798	12.885	26.185	24.159
95	33.789	28.23	46.053	41.278	29.693	24.933	40.669	36.521

Sample Claim Costs Per \$1 of Daily Benefit								
6 Year Benefit Period: With 5% Indexing; by Elimination Period (days)								
Attained Age	100% HHC				50% HHC			
	Male		Female		Male		Female	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	1.25	1.146	1.294	1.195	0.92	0.843	0.936	0.868
65	2.687	2.435	3.814	3.522	1.853	1.679	2.911	2.696
75	7.952	7.046	12.012	11.064	6.234	5.546	9.876	9.123
85	21.486	18.568	41.281	37.879	17.53	15.291	35.734	32.888
95	39.607	33.117	61.286	55.122	34.619	29.146	54.286	49.086

Sample Claim Costs Per \$1 of Daily Benefit								
Lifetime Benefit Period: With 5% Indexing; by Elimination Period (days)								
Attained Age	100% HHC				50% HHC			
	Male		Female		Male		Female	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	1.913	1.764	2.229	2.078	1.247	1.145	1.44	1.345
65	3.562	3.236	5.776	5.359	2.381	2.159	4.298	3.995
75	10.018	8.888	16.74	15.43	7.741	6.884	13.469	12.437
85	26.169	22.613	53.538	48.94	21.343	18.62	45.951	42.141
95	47.733	39.934	77.645	69.478	41.719	35.151	68.618	61.715

Appendix III – Ratio of Current to Original Claim Costs

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.
Does not reflect margin for adverse experience.

Sample Claim Costs Per \$1 of Daily Benefit								
3 Year Benefit Period: No Indexing by Elimination Period (days)								
Attained Age	<u>100% HHC</u>				<u>50% HHC</u>			
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	64%	60%	47%	44%	58%	54%	45%	41%
65	69%	64%	56%	52%	68%	64%	51%	47%
75	84%	79%	79%	74%	82%	78%	74%	68%
85	120%	115%	105%	98%	125%	119%	103%	96%
95	131%	125%	163%	154%	135%	129%	168%	159%

Sample Claim Costs Per \$1 of Daily Benefit								
6 Year Benefit Period: No Indexing by Elimination Period (days)								
Attained Age	<u>100% HHC</u>				<u>50% HHC</u>			
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	79%	74%	56%	52%	86%	74%	59%	54%
65	89%	83%	69%	64%	95%	89%	66%	61%
75	107%	102%	98%	92%	108%	101%	94%	88%
85	155%	149%	132%	123%	164%	156%	131%	122%
95	163%	157%	198%	186%	170%	162%	203%	190%

Sample Claim Costs Per \$1 of Daily Benefit								
Lifetime Benefit Period: No Indexing by Elimination Period (days)								
Attained Age	<u>100% HHC</u>				<u>50% HHC</u>			
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	91%	86%	68%	65%	99%	95%	77%	73%
65	109%	103%	85%	81%	118%	112%	84%	79%
75	126%	121%	120%	114%	128%	122%	116%	110%
85	180%	176%	160%	152%	190%	184%	160%	152%
95	191%	189%	234%	225%	199%	195%	241%	230%

Appendix III – Ratio of Current to Original Claim Costs (cont.)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.
Does not reflect margin for adverse experience.

Sample Claim Costs Per \$1 of Daily Benefit								
3 Year Benefit Period: With 5% Indexing; by Elimination Period (days)								
Attained Age	<u>100% HHC</u>				<u>50% HHC</u>			
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	63%	59%	47%	43%	55%	52%	42%	38%
65	68%	63%	55%	51%	66%	61%	50%	46%
75	83%	79%	78%	73%	81%	76%	72%	67%
85	119%	114%	105%	98%	123%	118%	102%	95%
95	130%	125%	162%	154%	134%	128%	166%	157%

Sample Claim Costs Per \$1 of Daily Benefit								
6 Year Benefit Period: With 5% Indexing; by Elimination Period (days)								
Attained Age	<u>100% HHC</u>				<u>50% HHC</u>			
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	77%	72%	54%	50%	75%	70%	54%	50%
65	88%	83%	68%	63%	92%	87%	64%	59%
75	107%	101%	97%	91%	107%	100%	92%	86%
85	156%	150%	131%	123%	164%	156%	130%	121%
95	164%	157%	197%	185%	169%	162%	201%	188%

Sample Claim Costs Per \$1 of Daily Benefit								
Lifetime Benefit Period: With 5% Indexing; by Elimination Period (days)								
Attained Age	<u>100% HHC</u>				<u>50% HHC</u>			
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	90%	85%	68%	64%	99%	94%	76%	71%
65	112%	107%	88%	83%	121%	116%	86%	81%
75	130%	125%	124%	118%	131%	126%	120%	114%
85	187%	183%	166%	158%	196%	190%	166%	157%
95	196%	193%	239%	229%	203%	199%	245%	233%

Actuarial Certification

I, Gregory Gurlik, am an Actuary and an officer of the Northwestern Long Term Care Insurance Company and am a member in good standing of the American Academy of Actuaries. I wrote the Actuarial Memorandum for the rate increase filing for form RR.LTC.ML.(0798). The assumptions used as stated in this memorandum are reasonable and realistic for this product. To the best of my knowledge and judgment, this filing complies with the laws and regulations of your state and the benefits are reasonable in relation to the premiums charged.



Actuary

January 10, 2018

Date

NORTHWESTERN LONG TERM CARE INSURANCE COMPANY

ACTUARIAL MEMORANDUM

<u>Product Name</u>	<u>Policy Form Number</u>	<u>Issue Date Range*</u>
QuietCare RS	RS.LTC.(1101)	March 2002 – July 2008
QuietCare RS	RS.LTC.(0708)	July 2008 – October 2010
		(*see exhibit 2 for state's ranges)

CONTENTS

1.	Scope & Purpose	3
2.	Requested Rate Increase	3
3.	Reason for Rate Increase Request	4
4.	Rate Increase History	4
5.	Benefit Descriptions	4
6.	Renewability	5
7.	Applicability	5
8.	Marketing Method	6
9.	Issue Age Ranges	6
10.	Actuarial Assumptions – Updated	6
	A. Morbidity - Updated	6
	B. Expenses	7
	C. Mortality - Updated	7
	D. Lapse – Updated	7
	E. Automatic Additional Purchase Benefit (AAPB) Election Rate	8
	F. Interest	8

G.	Distribution	9
11.	Actuarial Assumptions - Original	10
A.	Morbidity - Original	10
B.	Mortality - Original	10
C.	Lapse - Original	11
12.	Underwriting	11
13.	Premium Classes	11
14.	Reserve Basis	12
A.	Base Plans	12
B.	Paid-Up Nonforfeiture Benefit	12
C.	Additional Actuarial Reserves	12
	Appendix I – Sample Claim Costs (Repricing)	13
	Appendix II– Sample Claim Costs (Original Pricing)	15
	Appendix III – Ratio of Current to Original Claim Costs	17

1. Scope & Purpose

This memorandum consists of materials which support the development of new premium rates for the policy series forms listed on page 1. The purpose of this memorandum is to demonstrate that the requirements of this State in regards to an inforce rate increase request have been met. This rate filing is not intended to be used for any other purpose.

2. Requested Rate Increase

This rate increase request is a follow-up to a previous rate increase request where the state of Pennsylvania approved a rate increase that was less than what was requested. The SERFF number associate with our previous filing is NWST-130590081 and was originally filed on 10/03/2016 and a rate increase was approved on 01/10/2017. The previously requested rate increase was the first rate increase ever requested on these policy forms.

We are now requesting the remaining portion of our previous rate increase request. In fact, across most of the rest of the country we have already received approval for the rate increase that was requested previously. Our goal with this follow-up filing is to align the rate increases for policyowners in the state of Pennsylvania with rest of the country to ensure greater equity nationwide.

These guaranteed renewable products include lifetime pay premiums with benefit period offerings of three years, six years and lifetime.

The table below summarizes the previously approved rate increase, the currently requested rate increase and the cumulative increase (assuming that the requested rate increase is approved). The currently requested increase will be effective no sooner than one year after the effective date of the previously approved increase.

Benefit Period	Previously Approved Increase	Currently Requested Increase	Cumulative Increase
3 Year	10%	0% *	10%
6 Year	20%	4.2%	25%
Lifetime	20%	8.3%	30%

* No further rate increases are being requested for lifetime pay 3 year benefit period policies since the 10% rate increase that had been requested previously was approved.

The overall average rate increase currently being requested is 6.6% and the overall cumulative average rate increase would be 27% with the rate increase varying by benefit period as shown in the table above.

The rate increases adhere to the following restrictions:

- We ensure that the proposed rate increase does not result in premium rates that exceed the rates for new business. To accomplish this, we restricted the premium increase for policies with the 3 year benefit period to grade from 10% for issue ages in the early 70's to 0% for issue ages 75+. This is demonstrated in the attached premium rate comparison.
- We ensure that the resulting overall increase in rates satisfies the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying 58% to the current rate schedule. This is demonstrated in Exhibit 1.
- The lifetime loss ratio after the proposed rate increase is greater than or equal to the lifetime loss ratio targeted in the original filing from this form.

New proposed rate tables for these policy forms are included with this filing. The contingent non-forfeiture paid up benefit equal to the sum of premiums paid is being offered to all policyowners impacted by the rate increase whether or not their increase is above the substantial increase triggers.

The number of policyowners and amount of inforce premium, as of October 31, 2017, for your state and nationwide, are displayed in Exhibit 2. The exhibit also shows the average annual premium before and after the proposed rate increase.

3. Reason for Rate Increase Request

A rate increase is necessary at this time due to significantly higher anticipated future and lifetime loss ratios. The higher loss ratios are mainly the result longer claim continuance with a greater effect on longer benefit periods, combined with lower lapse and mortality rates.

Northwestern Long Term Care Insurance Company (NLTC) has been evaluating this block and updating assumptions based on our experience as well as the LTCi industry experience. The projected lifetime loss ratio based on the assumptions outlined in this memo is worse than original pricing. The combined effect of changing the underlying claim costs and updating the mortality and persistency assumptions resulted in the need for a rate increase. The current premium levels are inadequate and, therefore, NLTC is requesting a rate increase in order to maintain the viability and financial stability of the policy form.

Even though we could justify a higher rate increase, at this time we have decided to request a cumulative 27% taking into consideration the impact on our policyowners. If experience does not improve, we may need to request future rate increases on these policy forms.

4. Rate Increase History

This rate increase request is a follow-up to a previous rate increase request where the state of Pennsylvania approved a rate increase that was less than what was requested. The SERFF number associate with our previous filing is NWST-130590081 and was originally filed on 10/03/2016 and a rate increase was approved on 01/10/2017. The previously requested rate increase was the first rate increase ever requested on these policy forms.

Other than the rate increase mentioned above there have been no other rate increases for this policy form.

5. Benefit Descriptions

This policy provides comprehensive long term care coverage, and reimburses eligible expenses of the insured up to the daily limits of the policy. The product is priced to have level premiums. All premiums are guaranteed renewable. If the policy becomes paid-up it becomes non-cancellable. The product is available at issue ages 18-79. Premiums are on a sex neutral basis.

The insured chooses a daily limit, benefit period, elimination period, and home and community care coverage percentage. The plan reimburses eligible expenses up to the daily limits once the elimination period is satisfied. The plan continues to reimburse expenses until eligible expenses are no longer incurred or benefits are exhausted.

Care can be provided by licensed health care practitioners in licensed nursing homes, alternate living facilities, the home, and adult day care agencies. Respite care is also covered.

Two indexing options are available. The first option, called the Automatic Benefit Increase option, is a level premium product with the daily limit and the Benefit Account Value remaining indexing at 3%, 4%, or 5% per year. The insured chooses the indexing percentage at issue.

The second option, called the Automatic Additional Purchase Benefit, provides a level benefit while the insured does not require LTC benefits. The daily limit and the Benefit Account Value remaining begin indexing at 5% per year if and when the insured is on claim. Also under this option, the insured has the option of purchasing an additional amount of coverage, equal to 5% of the prior year's daily limit, each year while not on claim. This additional coverage also increases the Benefit Account Value. The premiums for the additional coverage are level and are based on the insured's current attained age. The insured can continue to purchase the additional coverage under this option until the insured has refused two of the optional increases in coverage.

All plans include the waiver of premium benefit.

An optional non-forfeiture benefit and survivorship benefit are also available. The non-forfeiture benefit, called Paid-up Nonforfeiture Benefit, provides paid-up coverage when premium payments stop on or after the third policy anniversary via a smaller Benefit Account Value. Although we are filing for a premium rate increase, the premiums under the non-forfeiture benefit are not changing at this time.

The survivorship benefit, called the Survivorship Benefit, is a benefit that can be purchased when two spouses each purchase an NLTC long-term care policy. This benefit will change the status of the second insured's policy to fully paid up, beginning at the later of the death of the first insured, and the first anniversary after the benefit on the surviving insured's policy has been paid for and in force for 7 years.

One underwriting class exists for all policies issued. The policy is participating.

6. Renewability

All policy forms listed above are guaranteed renewable.

7. Applicability

This filing is applicable to in force policies only, as this policy form is no longer being sold in your state or nationwide. The premium changes will apply to the base form as well as to all applicable additional benefits, other than the non-forfeiture benefit as described above. The premium change will also apply to future purchase option elections under the Automatic Additional Purchase Benefit. The premium changes will not apply to policies which have already reached paid-up status.

The company remains in the market, and currently sells similar long-term care insurance.

8. Marketing Method

All policy forms listed above were marketed by Northwestern Mutual's (parent company of NLTC) career captive field force.

9. Issue Age Ranges

Issue ages are from 18 to 79.

10. Actuarial Assumptions – Updated

This section includes the current assumptions used to justify the premium rates increase. These assumptions do not include any margin for adverse experience.

A. Morbidity - Updated

Claim costs from Milliman's 2014 edition of the Long Term Care Guidelines were used for morbidity estimates. The Guidelines have been developed in conjunction with professionals in several Milliman offices and reflect actual experience of various carriers, numerous studies of non-insurance data and judgment. The guidelines are a continually evolving rating structure that are modified as more experience becomes available.

The 2014 Milliman Guidelines were tailored to reflect NLTC's underwriting standards and claims administration practices. Milliman develops morbidity selection factors for three levels of underwriting: looser underwriting, average underwriting, and stricter underwriting. Milliman determined after analyzing NLTC's underwriting standards and practices that we fall in the stricter underwriting category. Milliman also came in to look at our claims administration practices to adjust the 2014 Milliman Guidelines in order to be more in line with how we administer long-term care claims.

An internal review of Milliman's underwriting categories was also performed to ensure that we agreed with their assessment based on their underwriting criteria. This review led to the conclusion that the categorization of our underwriting standards as "strict" was appropriate. In addition, our Actuarial and Underwriting Departments continually review and monitor the underwriting criteria of other LTC carriers compared to our own underwriting standards. Based on those reviews we believe that our underwriting criteria is stricter than the average LTC carrier in the industry. The claims administration of our LTC block was brought in-house from a 3rd party administrator some years ago. We made enhancements to the consistency of claims adjudication, and considered these enhancements in determining the appropriateness of the morbidity assumptions used.

Final adjustments were made to morbidity recognizing anticipated morbidity differences due to a review of NLTC's specific product design such as the comprehensive coverage provided, a lifetime elimination period, pooled benefits structure, and a monthly benefit limit (vs. daily benefit limit).

We also reviewed how the 2014 Milliman Guidelines compare to our own limited amount of long-term care claims data and our cash claim payments are in line with the expected basis. Since the 2014 Guidelines provided by Milliman were based on long-term care policies with specific benefits equal to what these policy forms offer,

our overall morbidity experience to-date, although limited and not credible, does not call into question the validity of the 2014 Milliman Guidelines for this block of business.

No morbidity improvement was assumed in pricing.

Appendix I shows a sample of claim costs used in determining the premium rate increase.

B. Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate. Normal renewal commission rates will be applied on any increase in premium.

C. Mortality - Updated

Our mortality assumptions were developed using internal company experience and include underwriting selection factors. Mortality improvement is also assumed through attained age 105.

In comparing the pricing mortality table used to the 1994 Group Annuitant Mortality (94 GAM) table used for valuation, the pricing ultimate rates are more conservative for the majority of issue ages. However, the biggest difference between the two tables is not the ultimate rates but that the pricing mortality recognizes lower mortality rates on recently underwritten business (mortality selection) and improved mortality over time (mortality improvement). Thus, the pricing mortality is more conservative than the table used for valuation (94 GAM) which does not have selection or improvement.

D. Lapse – Updated

Policy Year	%
1	3.500%
2	4.300%
3	2.900%
4	2.200%
5	1.700%
6	1.500%
7	1.200%
8	1.050%
9	0.900%
10	0.800%
11	0.700%
12	0.600%
13	0.575%
14	0.550%
15	0.525%
16+	0.500%

Lapse Adjustment by Issue Age: The following table of multipliers was used to adjust lapse rates for policies issued at older ages.

Updated Lapse Adjustment by Issue Age			
Policy Year	Issue Ages 18-69	Issue Ages 70-74	Issue Ages 75-79
1	100%	100%	90%
2	100%	100%	75%
3	100%	100%	60%
4	100%	100%	45%
5	100%	100%	30%
6	100%	100%	15%
7	100%	100%	0%
8	100%	100%	0%
9	100%	100%	0%
10	100%	80%	0%
11	100%	60%	0%
12	100%	40%	0%
13	100%	20%	0%
14+	100%	0%	0%

Lapse Adjustment for Paid-Up Nonforfeiture Benefit – These multipliers remain the same as those used for the original pricing.

E. Automatic Additional Purchase Benefit (AAPB) Election Rate

As described in section 5, with the AAPB benefit the insured has the option of purchasing an additional amount of coverage at the insured's current attained age while not on claim. Current AAPB election rate assumptions are outlined below and vary depending on the number of past AAPB refusals.

No Prior Refusals		One Prior Refusals	
Duration	Election Rate	Duration Since 1st Refusal	Election Rate
1	90%	1	55%
2-10	95%	2	78%
11	94%	3	82%
12	93%	4	85%
13	92%	5	88%
14	91%	6+	90%
15+	90%		

Note that no AAPB assumption is necessary to determine the appropriate premium rates to charge as the attained age rates are set equal to the issue age rates for the same age. Therefore, there was no explicit AAPB assumption made at initial pricing. However, the rate of AAPB elections can affect the loss ratio projections in Exhibit 1 and are therefore documented here.

F. Interest

Discounting and accumulating of earned premiums and incurred claims for the purpose of calculating historical, future anticipated and lifetime loss ratios was

performed using a discount rate of 4%. This rate represents the average maximum valuation interest rate for all of the policy forms we are currently requesting a rate increase on (i.e., the RR, RS, and TT series of policy forms).

G. Distribution

Distribution of Business by Issue Age:

<u>Issue Age</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
52	5%	45%
57	20%	26%
62	35%	18%
67	25%	8%
72	10%	2%
77	5%	1%
Average Issue Age	63.5	54.7

Distribution of Business by Plan:

<u>Benefit Period (Years)</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
3	10%	9%
6	25%	27%
Lifetime	65%	64%
<u>Elimination Period (Weeks)</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
6	15%	6%
12	70%	86%
25	15%	8%
<u>Home & Community Care %</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
100%	85%	84%
50%	15%	16%

Distribution of Business by Sex:

<u>Sex</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
Male	40%	47%
Female	60%	53%

Distribution of Business by Indexing Option:

<u>Indexing Option</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
None	25%	16%
Automatic Benefit Increase	5%	16%
Automatic Additional Purchase Benefit	70%	68%

11. Actuarial Assumptions - Original

The initial premium rate schedule was based on the originally filed pricing assumptions which were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed. The original pricing assumptions for morbidity, voluntary termination rates, and mortality were as follows:

A. Morbidity - Original

The Milliman & Robertson (M&R) Internal Guidelines for Long Term Care Claim Costs were used for morbidity estimates. These Guidelines were developed in conjunction with professionals in several M&R offices during the mid-1990s and reflect actual experience of various carriers at that time, numerous studies of non-insurance data and actuarial judgment. The guidelines were established with a continually evolving rating structure that allow for modifications over time as more experience becomes available.

Underwriting adjustments were applied by policy year to reflect the morbidity anticipated due to underwriting. These factors were based on experience reviewed by M&R for benefit plans similar to NLTC with modifications to reflect the level of underwriting. For the Automatic Additional Purchase Benefit option, composite selection factors were calculated from the factors above recognizing that initial underwriting will wear off over time. Final adjustments were made to morbidity recognizing anticipated morbidity differences due to NLTC specific underwriting and product design.

Appendix II shows claim costs used in developing original premiums.

B. Mortality - Original

1983 Individual Annuitant Mortality

C. Lapse - Original

Policy Year	Lapse Rate
1	4.00%
2	3.60%
3	3.30%
4	3.05%
5	2.90%
6	2.80%
7	2.70%
8	2.60%
9	2.55%
10+	2.50%

Lapse Adjustment for Paid-Up Nonforfeiture Benefit - The following table of multipliers was used to adjust lapse rates for those policies with the Paid-Up Nonforfeiture Benefit (NFB) option:

Policy Year	Lapse Adjustment Multiplier for NFB
1	50%
2	0%
3	200%
4	170%
5+	110%

12. Underwriting

Medical underwriting was required for individual policies issued under this policy form and varied by issue age. LTC underwriting takes into account conditions or combinations of medical conditions that are likely to result in an impending need for services. There was one standard underwriting class for these policy forms.

13. Premium Classes

There is only one Standard premium class for these policy forms. No underwriting discounts are available.

Premiums are unisex and payable for life, except if the policy becomes paid up as described in Section 5 above. The premiums may vary according to one or more of the following policy and policyholder attributes: issue age, benefit level, benefit period, elimination period, inflation option, premium mode, home and community care coverage percentage, marital status, and additional benefits.

A spousal discount of 15% is applied if both individuals in a marriage or companion relationship have applied for a policy and are insurable.

14. Reserve Basis

A. Base Plans

Statutory Active Life Reserves are based on the claim costs developed for this plan, which reflect a margin for moderately adverse experience, and the 1994 Group Annuitant Mortality (GAM) table. Reserve minimums use a one-year preliminary term method with a 4.5% interest rate for policies issued prior to 2006, a 4.0% interest rate for policies issued in 2006 and later, 80% of the expected voluntary lapse rates for durations 1-4, and the expected voluntary lapse rates in durations 5+, with total terminations capped according to Model regulations. Alternative calculations then use no voluntary lapse rates and interest rates varying from 4.7-5.6%, such that the total reserve exceeds the reserve minimums.

Disabled life reserves use the current claim cost basis used for pricing new business. This is currently the 2014 Milliman guidelines. A 4.5% interest rate is used for claims incurred prior to 2006, a 4.0% interest rate for claims incurred 2006-2012, and a 3.5% interest rate for claims incurred 2013 and later. Reserves are grossed up for claims administration expenses.

B. Paid-Up Nonforfeiture Benefit

Paid-Up Nonforfeiture Benefit Reserves use the same assumptions as the base plan except where noted below. Active life reserves are equal to:

a. The greater of:

1. The LTC active life reserve, and
2. The lapse benefit

plus

b. The Paid-Up Nonforfeiture Benefit Reserve

where:

The LTC active life reserve is consistent with the base policy.

The lapse benefit is equal to the present value of future claims for an insured if the policy is lapsed in the following year.

The Paid-Up Nonforfeiture Benefit Reserve is equal to the present value of future claims for all insureds currently in paid-up status.

C. Additional Actuarial Reserves

The company focuses on asset adequacy testing for its LTC block overall, rather than on premium deficiency reserves for any particular series. Additional actuarial reserves due to asset adequacy testing have been held since 2012, and as of December 31, 2016, \$265 million was held for the LTC product line.

Appendix I – Sample Claim Costs (Repricing)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.
Does not reflect margin for adverse experience.

Sample Claim Costs Per \$1 of Daily Benefit												
3 Year Benefit Period: No Indexing by Elimination Period (days)												
Attained Age	100% HHC						50% HHC					
	Male			Female			Male			Female		
	46	91	181	46	91	181	46	91	181	46	91	181
55	0.558	0.490	0.410	0.416	0.363	0.300	0.402	0.353	0.295	0.299	0.262	0.216
65	1.438	1.260	1.046	1.532	1.347	1.125	1.040	0.911	0.756	1.107	0.974	0.813
75	5.574	4.875	4.012	6.940	6.145	5.181	4.346	3.801	3.128	5.412	4.791	4.040
85	22.796	19.920	16.313	32.494	28.874	24.483	19.507	17.046	13.958	27.807	24.708	20.950
95	48.257	41.378	32.595	78.732	69.591	58.301	43.708	37.475	29.518	71.310	63.028	52.799

Sample Claim Costs Per \$1 of Daily Benefit												
6 Year Benefit Period: No Indexing by Elimination Period (days)												
Attained Age	100% HHC						50% HHC					
	Male			Female			Male			Female		
	46	91	181	46	91	181	46	91	181	46	91	181
55	0.962	0.851	0.719	0.709	0.625	0.525	0.692	0.612	0.517	0.510	0.450	0.378
65	2.393	2.109	1.765	2.592	2.294	1.935	1.730	1.524	1.276	1.874	1.658	1.398
75	8.751	7.675	6.340	11.702	10.395	8.809	6.823	5.984	4.942	9.125	8.105	6.868
85	34.666	30.332	24.875	54.227	48.226	40.897	29.663	25.953	21.282	46.402	41.265	34.992
95	69.059	59.342	46.904	122.987	108.557	90.552	62.544	53.741	42.472	111.386	98.313	82.000

Sample Claim Costs Per \$1 of Daily Benefit												
Lifetime Benefit Period: No Indexing by Elimination Period (days)												
Attained Age	100% HHC						50% HHC					
	Male			Female			Male			Female		
	46	91	181	46	91	181	46	91	181	46	91	181
55	1.540	1.375	1.181	1.270	1.136	0.979	1.108	0.990	0.850	0.914	0.818	0.704
65	3.690	3.285	2.798	4.400	3.940	3.394	2.667	2.374	2.022	3.180	2.847	2.452
75	12.580	11.138	9.361	18.713	16.763	14.433	9.809	8.684	7.298	14.591	13.070	11.252
85	48.110	42.480	35.460	82.748	74.112	63.701	41.168	36.348	30.339	70.808	63.415	54.503
95	95.632	83.314	67.683	179.789	160.085	135.830	86.612	75.451	61.290	162.832	144.980	123.005

Appendix I– Sample Claim Costs (cont.)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.
Does not reflect margin for adverse experience.

Sample Claim Costs Per \$1 of Daily Benefit												
3 Year Benefit Period: With 5% Indexing; by Elimination Period (days)												
Attained Age	100% HHC						50% HHC					
	Male			Female			Male			Female		
	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	0.596	0.527	0.447	0.443	0.390	0.327	0.429	0.379	0.322	0.319	0.281	0.236
65	1.534	1.353	1.140	1.635	1.447	1.226	1.109	0.978	0.824	1.181	1.046	0.886
75	5.936	5.226	4.363	7.416	6.608	5.651	4.629	4.075	3.402	5.783	5.153	4.406
85	24.255	21.329	17.718	34.750	31.070	26.708	20.756	18.251	15.161	29.738	26.587	22.853
95	51.081	44.088	35.266	84.057	74.748	63.474	46.265	39.930	31.937	76.133	67.700	57.485

Sample Claim Costs Per \$1 of Daily Benefit												
6 Year Benefit Period: With 5% Indexing; by Elimination Period (days)												
Attained Age	100% HHC						50% HHC					
	Male			Female			Male			Female		
	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	1.076	0.959	0.823	0.792	0.704	0.601	0.775	0.690	0.592	0.570	0.506	0.432
65	2.664	2.364	2.010	2.894	2.579	2.209	1.925	1.709	1.453	2.091	1.864	1.597
75	9.656	8.526	7.148	13.065	11.682	10.044	7.529	6.647	5.572	10.187	9.108	7.831
85	38.060	33.514	27.882	60.476	54.115	46.519	32.567	28.677	23.856	51.749	46.304	39.802
95	74.869	64.772	52.001	135.797	120.566	101.893	67.807	58.659	47.088	122.988	109.189	92.271

Sample Claim Costs Per \$1 of Daily Benefit												
Lifetime Benefit Period: With 5% Indexing; by Elimination Period (days)												
Attained Age	100% HHC						50% HHC					
	Male			Female			Male			Female		
	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	1.908	1.716	1.496	1.676	1.513	1.326	1.373	1.235	1.076	1.206	1.089	0.955
65	4.464	4.002	3.460	5.644	5.092	4.457	3.227	2.892	2.500	4.079	3.680	3.221
75	14.631	13.038	11.114	23.079	20.808	18.164	11.409	10.166	8.665	17.995	16.224	14.162
85	54.953	48.818	41.308	98.771	88.953	77.391	47.023	41.772	35.343	84.519	76.115	66.218
95	106.745	93.605	77.174	207.005	185.294	159.084	96.677	84.772	69.886	187.482	167.812	144.065

Appendix II– Sample Claim Costs (Original Pricing)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.
Does not reflect margin for adverse experience.

Sample Claim Costs Per \$1 of Daily Benefit												
3 Year Benefit Period: No Indexing by Elimination Period (days)												
Attained Age	100% HHC						50% HHC					
	Male			Female			Male			Female		
	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	0.877	0.77	0.688	0.873	0.766	0.687	0.691	0.607	0.543	0.663	0.586	0.528
65	2.154	1.834	1.629	2.765	2.4	2.165	1.56	1.338	1.185	2.171	1.897	1.714
75	6.933	5.805	5.048	9.006	7.775	7.032	5.435	4.614	4.029	7.469	6.514	5.911
85	19.95	16.651	14.198	31.413	27.37	24.891	16.126	13.677	11.752	27.236	23.927	21.79
95	38.46	31.6	26.015	49.535	42.702	37.749	33.301	27.662	22.905	43.148	37.497	33.232

Sample Claim Costs Per \$1 of Daily Benefit												
6 Year Benefit Period: No Indexing by Elimination Period (days)												
Attained Age	100% HHC						50% HHC					
	Male			Female			Male			Female		
	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	1.225	1.083	0.976	1.257	1.112	1.008	0.873	0.711	0.694	0.865	0.768	0.7
65	2.771	2.371	2.114	3.814	3.332	3.03	1.871	1.611	1.436	2.84	2.498	2.278
75	8.484	7.144	6.234	12.187	10.58	9.601	6.511	5.557	4.871	9.809	8.602	7.834
85	23.342	19.544	16.653	41.895	36.585	33.129	18.647	15.871	13.662	35.715	31.464	28.596
95	44.036	36.331	29.937	63.308	54.88	48.667	37.961	31.664	26.285	55.261	48.32	43.092

Sample Claim Costs Per \$1 of Daily Benefit												
Lifetime Benefit Period: No Indexing by Elimination Period (days)												
Attained Age	100% HHC						50% HHC					
	Male			Female			Male			Female		
	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	1.706	1.512	1.369	1.865	1.66	1.517	1.127	0.996	0.899	1.191	1.061	0.971
65	3.53	3.027	2.704	5.266	4.618	4.212	2.339	2.018	1.8	3.856	3.403	3.111
75	10.463	8.822	7.705	16.093	14	12.711	7.962	6.802	5.961	12.779	11.224	10.219
85	28.157	23.594	20.104	53.011	46.284	41.794	22.498	19.16	16.495	44.934	39.57	35.866
95	52.702	43.508	35.866	78.935	68.377	60.41	45.44	37.923	31.498	68.836	60.127	53.41

Appendix II– Sample Claim Costs (cont.)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.
Does not reflect margin for adverse experience.

Sample Claim Costs Per \$1 of Daily Benefit												
3 Year Benefit Period: With 5% Indexing; by Elimination Period (days)												
Attained Age	100% HHC						50% HHC					
	Male			Female			Male			Female		
	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	0.949	0.84	0.764	0.947	0.838	0.764	0.772	0.686	0.623	0.749	0.668	0.613
65	2.323	1.993	1.799	2.986	2.611	2.393	1.721	1.489	1.341	2.397	2.112	1.937
75	7.419	6.261	5.527	9.699	8.436	7.746	5.881	5.031	4.457	8.165	7.174	6.6
85	21.278	17.893	15.48	33.813	29.674	27.368	17.327	14.798	12.885	29.605	26.185	24.159
95	40.804	33.789	28.23	53.047	46.053	41.278	35.475	29.693	24.933	46.484	40.669	36.521

Sample Claim Costs Per \$1 of Daily Benefit												
6 Year Benefit Period: With 5% Indexing; by Elimination Period (days)												
Attained Age	100% HHC						50% HHC					
	Male			Female			Male			Female		
	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	1.402	1.25	1.146	1.449	1.294	1.195	1.032	0.92	0.843	1.044	0.936	0.868
65	3.114	2.687	2.435	4.33	3.814	3.522	2.133	1.853	1.679	3.282	2.911	2.696
75	9.365	7.952	7.046	13.728	12.012	11.064	7.245	6.234	5.546	11.177	9.876	9.123
85	25.462	21.486	18.568	46.934	41.281	37.879	20.448	17.53	15.291	40.286	35.734	32.888
95	47.613	39.607	33.117	70.162	61.286	55.122	41.173	34.619	29.146	61.629	54.286	49.086

Sample Claim Costs Per \$1 of Daily Benefit												
Lifetime Benefit Period: With 5% Indexing; by Elimination Period (days)												
Attained Age	100% HHC						50% HHC					
	Male			Female			Male			Female		
	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	2.137	1.913	1.764	2.478	2.229	2.078	1.396	1.247	1.145	1.598	1.44	1.345
65	4.116	3.562	3.236	6.522	5.776	5.359	2.734	2.381	2.159	4.824	4.298	3.995
75	11.78	10.018	8.888	19.08	16.74	15.43	8.987	7.741	6.884	15.212	13.469	12.437
85	30.984	26.169	22.613	60.89	53.538	48.94	24.878	21.343	18.62	51.836	45.951	42.141
95	57.332	47.733	39.934	88.989	77.645	69.478	49.58	41.719	35.151	78.016	68.618	61.715

Appendix III – Ratio of Current to Original Claim Costs

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.
Does not reflect margin for adverse experience.

Sample Claim Costs Per \$1 of Daily Benefit												
3 Year Benefit Period: No Indexing by Elimination Period (days)												
Attained	<u>100% HHC</u>					<u>50% HHC</u>						
	<u>Male</u>		<u>Female</u>			<u>Male</u>		<u>Female</u>				
<u>Age</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	64%	64%	60%	48%	47%	44%	58%	58%	54%	45%	45%	41%
65	67%	69%	64%	55%	56%	52%	67%	68%	64%	51%	51%	47%
75	80%	84%	79%	77%	79%	74%	80%	82%	78%	72%	74%	68%
85	114%	120%	115%	103%	105%	98%	121%	125%	119%	102%	103%	96%
95	125%	131%	125%	159%	163%	154%	131%	135%	129%	165%	168%	159%

Sample Claim Costs Per \$1 of Daily Benefit												
6 Year Benefit Period: No Indexing by Elimination Period (days)												
Attained	<u>100% HHC</u>					<u>50% HHC</u>						
	<u>Male</u>		<u>Female</u>			<u>Male</u>		<u>Female</u>				
<u>Age</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	79%	79%	74%	56%	56%	52%	79%	86%	74%	59%	59%	54%
65	86%	89%	83%	68%	69%	64%	92%	95%	89%	66%	66%	61%
75	103%	107%	102%	96%	98%	92%	105%	108%	101%	93%	94%	88%
85	149%	155%	149%	129%	132%	123%	159%	164%	156%	130%	131%	122%
95	157%	163%	157%	194%	198%	186%	165%	170%	162%	202%	203%	190%

Sample Claim Costs Per \$1 of Daily Benefit												
Lifetime Benefit Period: No Indexing by Elimination Period (days)												
Attained	<u>100% HHC</u>					<u>50% HHC</u>						
	<u>Male</u>		<u>Female</u>			<u>Male</u>		<u>Female</u>				
<u>Age</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	90%	91%	86%	68%	68%	65%	98%	99%	95%	77%	77%	73%
65	105%	109%	103%	84%	85%	81%	114%	118%	112%	82%	84%	79%
75	120%	126%	121%	116%	120%	114%	123%	128%	122%	114%	116%	110%
85	171%	180%	176%	156%	160%	152%	183%	190%	184%	158%	160%	152%
95	181%	191%	189%	228%	234%	225%	191%	199%	195%	237%	241%	230%

Appendix III– Ratio of Current to Original Claim Costs (cont.)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.
Does not reflect margin for adverse experience.

Sample Claim Costs Per \$1 of Daily Benefit												
3 Year Benefit Period: With 5% Indexing; by Elimination Period (days)												
Attained	<u>100% HHC</u>						<u>50% HHC</u>					
	<u>Male</u>			<u>Female</u>			<u>Male</u>			<u>Female</u>		
<u>Age</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	63%	63%	59%	47%	47%	43%	56%	55%	52%	43%	42%	38%
65	66%	68%	63%	55%	55%	51%	64%	66%	61%	49%	50%	46%
75	80%	83%	79%	76%	78%	73%	79%	81%	76%	71%	72%	67%
85	114%	119%	114%	103%	105%	98%	120%	123%	118%	100%	102%	95%
95	125%	130%	125%	158%	162%	154%	130%	134%	128%	164%	166%	157%

Sample Claim Costs Per \$1 of Daily Benefit												
6 Year Benefit Period: With 5% Indexing; by Elimination Period (days)												
Attained	<u>100% HHC</u>						<u>50% HHC</u>					
	<u>Male</u>			<u>Female</u>			<u>Male</u>			<u>Female</u>		
<u>Age</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	77%	77%	72%	55%	54%	50%	75%	75%	70%	55%	54%	50%
65	86%	88%	83%	67%	68%	63%	90%	92%	87%	64%	64%	59%
75	103%	107%	101%	95%	97%	91%	104%	107%	100%	91%	92%	86%
85	149%	156%	150%	129%	131%	123%	159%	164%	156%	128%	130%	121%
95	157%	164%	157%	194%	197%	185%	165%	169%	162%	200%	201%	188%

Sample Claim Costs Per \$1 of Daily Benefit												
Lifetime Benefit Period: With 5% Indexing; by Elimination Period (days)												
Attained	<u>100% HHC</u>						<u>50% HHC</u>					
	<u>Male</u>			<u>Female</u>			<u>Male</u>			<u>Female</u>		
<u>Age</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	89%	90%	85%	68%	68%	64%	98%	99%	94%	75%	76%	71%
65	108%	112%	107%	87%	88%	83%	118%	121%	116%	85%	86%	81%
75	124%	130%	125%	121%	124%	118%	127%	131%	126%	118%	120%	114%
85	177%	187%	183%	162%	166%	158%	189%	196%	190%	163%	166%	157%
95	186%	196%	193%	233%	239%	229%	195%	203%	199%	240%	245%	233%

Actuarial Certification

I, Gregory Gurlik, am an Actuary and an officer of the Northwestern Long Term Care Insurance Company and am a member in good standing of the American Academy of Actuaries. I wrote the Actuarial Memorandum for the rate increase filing for forms RS.LTC.(1101) and RS.LTC.(0708). The assumptions used as stated in this memorandum are reasonable and realistic for this product. To the best of my knowledge and judgment, this filing complies with the laws and regulations of your state and the benefits are reasonable in relation to the premiums charged.



Actuary

January 10, 2018

Date

NORTHWESTERN LONG TERM CARE INSURANCE COMPANY

ACTUARIAL MEMORANDUM

<u>Product Name</u>	<u>Policy Form Number</u>	<u>Issue Date Range*</u>
QuietCare RS	RS.LTC.ML.(1101)	March 2002 – July 2008
QuietCare RS	RS.LTC.ML.(0708)	July 2008 – October 2010
		(*see exhibit 2 for state's ranges)

CONTENTS

1.	Scope & Purpose	3
2.	Requested Rate Increase	3
3.	Reason for Rate Increase Request	4
4.	Rate Increase History	4
5.	Benefit Descriptions	4
6.	Renewability	5
7.	Applicability	5
8.	Marketing Method	6
9.	Issue Age Ranges	6
10.	Actuarial Assumptions – Updated	6
	A. Morbidity - Updated	6
	B. Expenses	7
	C. Mortality - Updated	7
	D. Lapse – Updated	7
	E. Automatic Additional Purchase Benefit (AAPB) Election Rate	8
	F. Interest	8

G.	Distribution	9
11.	Actuarial Assumptions - Original	10
A.	Morbidity - Original	10
B.	Mortality - Original	10
C.	Lapse - Original	11
12.	Underwriting	11
13.	Premium Classes	11
14.	Reserve Basis	12
A.	Base Plans	12
B.	Paid-Up Nonforfeiture Benefit	12
C.	Additional Actuarial Reserves	12
	Appendix I – Sample Claim Costs (Repricing)	13
	Appendix II– Sample Claim Costs (Original Pricing)	15
	Appendix III – Ratio of Current to Original Claim Costs	17

1. Scope & Purpose

This memorandum consists of materials which support the development of new premium rates for the policy series forms listed on page 1. The purpose of this memorandum is to demonstrate that the requirements of this State in regards to an inforce rate increase request have been met. This rate filing is not intended to be used for any other purpose.

2. Requested Rate Increase

This rate increase request is a follow-up to a previous rate increase request where the state of Pennsylvania approved a rate increase that was less than what was requested. The SERFF number associate with our previous filing is NWST-130590081 and was originally filed on 10/03/2016 and a rate increase was approved on 01/10/2017. The previously requested rate increase was the first rate increase ever requested on these policy forms.

We are now requesting the remaining portion of our previous rate increase request. In fact, across most of the rest of the country we have already received approval for the rate increase that was requested previously. Our goal with this follow-up filing is to align the rate increases for policyowners in the state of Pennsylvania with rest of the country to ensure greater equity nationwide.

These guaranteed renewable products include lifetime pay premiums with benefit period offerings of three years, six years and lifetime.

The table below summarizes the previously approved rate increase, the currently requested rate increase and the cumulative increase (assuming that the requested rate increase is approved). The currently requested increase will be effective no sooner than one year after the effective date of the previously approved increase.

Benefit Period	Previously Approved Increase	Currently Requested Increase	Cumulative Increase
3 Year	10%	0% *	10%
6 Year	20%	4.2%	25%
Lifetime	20%	8.3%	30%

* No further rate increases are being requested for lifetime pay 3 year benefit period policies since the 10% rate increase that had been requested previously was approved.

The overall average rate increase currently being requested is 6.6% and the overall cumulative average rate increase would be 27% with the rate increase varying by benefit period as shown in the table above.

The rate increases adhere to the following restrictions:

- We ensure that the proposed rate increase does not result in premium rates that exceed the rates for new business. To accomplish this, we restricted the premium increase for policies with the 3 year benefit period to grade from 10% for issue ages in the early 70's to 0% for issue ages 75+. This is demonstrated in the attached premium rate comparison.
- We ensure that the resulting overall increase in rates satisfies the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying 58% to the current rate schedule. This is demonstrated in Exhibit 1.
- The lifetime loss ratio after the proposed rate increase is greater than or equal to the lifetime loss ratio targeted in the original filing from this form.

New proposed rate tables for these policy forms are included with this filing. The contingent non-forfeiture paid up benefit equal to the sum of premiums paid is being offered to all policyowners impacted by the rate increase whether or not their increase is above the substantial increase triggers.

The number of policyowners and amount of inforce premium, as of October 31, 2017, for your state and nationwide, are displayed in Exhibit 2. The exhibit also shows the average annual premium before and after the proposed rate increase.

3. Reason for Rate Increase Request

A rate increase is necessary at this time due to significantly higher anticipated future and lifetime loss ratios. The higher loss ratios are mainly the result longer claim continuance with a greater effect on longer benefit periods, combined with lower lapse and mortality rates.

Northwestern Long Term Care Insurance Company (NLTC) has been evaluating this block and updating assumptions based on our experience as well as the LTCi industry experience. The projected lifetime loss ratio based on the assumptions outlined in this memo is worse than original pricing. The combined effect of changing the underlying claim costs and updating the mortality and persistency assumptions resulted in the need for a rate increase. The current premium levels are inadequate and, therefore, NLTC is requesting a rate increase in order to maintain the viability and financial stability of the policy form.

Even though we could justify a higher rate increase, at this time we have decided to request a cumulative 27% taking into consideration the impact on our policyowners. If experience does not improve, we may need to request future rate increases on these policy forms.

4. Rate Increase History

This rate increase request is a follow-up to a previous rate increase request where the state of Pennsylvania approved a rate increase that was less than what was requested. The SERFF number associate with our previous filing is NWST-130590081 and was originally filed on 10/03/2016 and a rate increase was approved on 01/10/2017. The previously requested rate increase was the first rate increase ever requested on these policy forms.

Other than the rate increase mentioned above there have been no other rate increases for this policy form.

5. Benefit Descriptions

This policy provides comprehensive long term care coverage, and reimburses eligible expenses of the insured up to the daily limits of the policy. The product is priced to have level premiums. All premiums are guaranteed renewable. If the policy becomes paid-up it becomes non-cancellable. The product is available at issue ages 18-79. Premiums are on a sex neutral basis.

The insured chooses a daily limit, benefit period, elimination period, and home and community care coverage percentage. The plan reimburses eligible expenses up to the daily limits once the elimination period is satisfied. The plan continues to reimburse expenses until eligible expenses are no longer incurred or benefits are exhausted.

Care can be provided by licensed health care practitioners in licensed nursing homes, alternate living facilities, the home, and adult day care agencies. Respite care is also covered.

Two indexing options are available. The first option, called the Automatic Benefit Increase option, is a level premium product with the daily limit and the Benefit Account Value remaining indexing at 3%, 4%, or 5% per year. The insured chooses the indexing percentage at issue.

The second option, called the Automatic Additional Purchase Benefit, provides a level benefit while the insured does not require LTC benefits. The daily limit and the Benefit Account Value remaining begin indexing at 5% per year if and when the insured is on claim. Also under this option, the insured has the option of purchasing an additional amount of coverage, equal to 5% of the prior year's daily limit, each year while not on claim. This additional coverage also increases the Benefit Account Value. The premiums for the additional coverage are level and are based on the insured's current attained age. The insured can continue to purchase the additional coverage under this option until the insured has refused two of the optional increases in coverage.

All plans include the waiver of premium benefit.

An optional non-forfeiture benefit and survivorship benefit are also available. The non-forfeiture benefit, called Paid-up Nonforfeiture Benefit, provides paid-up coverage when premium payments stop on or after the third policy anniversary via a smaller Benefit Account Value. Although we are filing for a premium rate increase, the premiums under the non-forfeiture benefit are not changing at this time.

The survivorship benefit, called the Survivorship Benefit, is a benefit that can be purchased when two spouses each purchase an NLTC long-term care policy. This benefit will change the status of the second insured's policy to fully paid up, beginning at the later of the death of the first insured, and the first anniversary after the benefit on the surviving insured's policy has been paid for and in force for 7 years.

One underwriting class exists for all policies issued. The policy is participating.

6. Renewability

All policy forms listed above are guaranteed renewable.

7. Applicability

This filing is applicable to in force policies only, as this policy form is no longer being sold in your state or nationwide. The premium changes will apply to the base form as well as to all applicable additional benefits, other than the non-forfeiture benefit as described above. The premium change will also apply to future purchase option elections under the Automatic Additional Purchase Benefit. The premium changes will not apply to policies which have already reached paid-up status.

The company remains in the market, and currently sells similar long-term care insurance.

8. Marketing Method

All policy forms listed above were marketed by Northwestern Mutual's (parent company of NLTC) career captive field force.

9. Issue Age Ranges

Issue ages are from 18 to 79.

10. Actuarial Assumptions – Updated

This section includes the current assumptions used to justify the premium rates increase. These assumptions do not include any margin for adverse experience.

A. Morbidity - Updated

Claim costs from Milliman's 2014 edition of the Long Term Care Guidelines were used for morbidity estimates. The Guidelines have been developed in conjunction with professionals in several Milliman offices and reflect actual experience of various carriers, numerous studies of non-insurance data and judgment. The guidelines are a continually evolving rating structure that are modified as more experience becomes available.

The 2014 Milliman Guidelines were tailored to reflect NLTC's underwriting standards and claims administration practices. Milliman develops morbidity selection factors for three levels of underwriting: looser underwriting, average underwriting, and stricter underwriting. Milliman determined after analyzing NLTC's underwriting standards and practices that we fall in the stricter underwriting category. Milliman also came in to look at our claims administration practices to adjust the 2014 Milliman Guidelines in order to be more in line with how we administer long-term care claims.

An internal review of Milliman's underwriting categories was also performed to ensure that we agreed with their assessment based on their underwriting criteria. This review led to the conclusion that the categorization of our underwriting standards as "strict" was appropriate. In addition, our Actuarial and Underwriting Departments continually review and monitor the underwriting criteria of other LTC carriers compared to our own underwriting standards. Based on those reviews we believe that our underwriting criteria is stricter than the average LTC carrier in the industry. The claims administration of our LTC block was brought in-house from a 3rd party administrator some years ago. We made enhancements to the consistency of claims adjudication, and considered these enhancements in determining the appropriateness of the morbidity assumptions used.

Final adjustments were made to morbidity recognizing anticipated morbidity differences due to a review of NLTC's specific product design such as the comprehensive coverage provided, a lifetime elimination period, pooled benefits structure, and a monthly benefit limit (vs. daily benefit limit).

We also reviewed how the 2014 Milliman Guidelines compare to our own limited amount of long-term care claims data and our cash claim payments are in line with the expected basis. Since the 2014 Guidelines provided by Milliman were based on long-term care policies with specific benefits equal to what these policy forms offer,

our overall morbidity experience to-date, although limited and not credible, does not call into question the validity of the 2014 Milliman Guidelines for this block of business.

No morbidity improvement was assumed in pricing.

Appendix I shows a sample of claim costs used in determining the premium rate increase.

B. Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate. Normal renewal commission rates will be applied on any increase in premium.

C. Mortality - Updated

Our mortality assumptions were developed using internal company experience and include underwriting selection factors. Mortality improvement is also assumed through attained age 105.

In comparing the pricing mortality table used to the 1994 Group Annuitant Mortality (94 GAM) table used for valuation, the pricing ultimate rates are more conservative for the majority of issue ages. However, the biggest difference between the two tables is not the ultimate rates but that the pricing mortality recognizes lower mortality rates on recently underwritten business (mortality selection) and improved mortality over time (mortality improvement). Thus, the pricing mortality is more conservative than the table used for valuation (94 GAM) which does not have selection or improvement.

D. Lapse – Updated

Policy Year	%
1	3.500%
2	4.300%
3	2.900%
4	2.200%
5	1.700%
6	1.500%
7	1.200%
8	1.050%
9	0.900%
10	0.800%
11	0.700%
12	0.600%
13	0.575%
14	0.550%
15	0.525%
16+	0.500%

Lapse Adjustment by Issue Age: The following table of multipliers was used to adjust lapse rates for policies issued at older ages.

Updated Lapse Adjustment by Issue Age			
Policy Year	Issue Ages 18-69	Issue Ages 70-74	Issue Ages 75-79
1	100%	100%	90%
2	100%	100%	75%
3	100%	100%	60%
4	100%	100%	45%
5	100%	100%	30%
6	100%	100%	15%
7	100%	100%	0%
8	100%	100%	0%
9	100%	100%	0%
10	100%	80%	0%
11	100%	60%	0%
12	100%	40%	0%
13	100%	20%	0%
14+	100%	0%	0%

Lapse Adjustment for Paid-Up Nonforfeiture Benefit – These multipliers remain the same as those used for the original pricing.

E. Automatic Additional Purchase Benefit (AAPB) Election Rate

As described in section 5, with the AAPB benefit the insured has the option of purchasing an additional amount of coverage at the insured's current attained age while not on claim. Current AAPB election rate assumptions are outlined below and vary depending on the number of past AAPB refusals.

No Prior Refusals		One Prior Refusals	
Duration	Election Rate	Duration Since 1st Refusal	Election Rate
1	90%	1	55%
2-10	95%	2	78%
11	94%	3	82%
12	93%	4	85%
13	92%	5	88%
14	91%	6+	90%
15+	90%		

Note that no AAPB assumption is necessary to determine the appropriate premium rates to charge as the attained age rates are set equal to the issue age rates for the same age. Therefore, there was no explicit AAPB assumption made at initial pricing. However, the rate of AAPB elections can affect the loss ratio projections in Exhibit 1 and are therefore documented here.

F. Interest

Discounting and accumulating of earned premiums and incurred claims for the purpose of calculating historical, future anticipated and lifetime loss ratios was

performed using a discount rate of 4%. This rate represents the average maximum valuation interest rate for all of the policy forms we are currently requesting a rate increase on (i.e., the RR, RS, and TT series of policy forms).

G. Distribution

Distribution of Business by Issue Age:

<u>Issue Age</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
52	5%	45%
57	20%	26%
62	35%	18%
67	25%	8%
72	10%	2%
77	5%	1%
Average Issue Age	63.5	54.7

Distribution of Business by Plan:

<u>Benefit Period (Years)</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
3	10%	9%
6	25%	27%
Lifetime	65%	64%
<u>Elimination Period (Weeks)</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
6	15%	6%
12	70%	86%
25	15%	8%
<u>Home & Community Care %</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
100%	85%	84%
50%	15%	16%

Distribution of Business by Sex:

<u>Sex</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
Male	40%	47%
Female	60%	53%

Distribution of Business by Indexing Option:

<u>Indexing Option</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
None	25%	16%
Automatic Benefit Increase	5%	16%
Automatic Additional Purchase Benefit	70%	68%

11. Actuarial Assumptions - Original

The initial premium rate schedule was based on the originally filed pricing assumptions which were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed. The original pricing assumptions for morbidity, voluntary termination rates, and mortality were as follows:

A. Morbidity - Original

The Milliman & Robertson (M&R) Internal Guidelines for Long Term Care Claim Costs were used for morbidity estimates. These Guidelines were developed in conjunction with professionals in several M&R offices during the mid-1990s and reflect actual experience of various carriers at that time, numerous studies of non-insurance data and actuarial judgment. The guidelines were established with a continually evolving rating structure that allow for modifications over time as more experience becomes available.

Underwriting adjustments were applied by policy year to reflect the morbidity anticipated due to underwriting. These factors were based on experience reviewed by M&R for benefit plans similar to NLTC with modifications to reflect the level of underwriting. For the Automatic Additional Purchase Benefit option, composite selection factors were calculated from the factors above recognizing that initial underwriting will wear off over time. Final adjustments were made to morbidity recognizing anticipated morbidity differences due to NLTC specific underwriting and product design.

Appendix II shows claim costs used in developing original premiums.

B. Mortality - Original

1983 Individual Annuitant Mortality

C. Lapse - Original

Policy Year	Lapse Rate
1	4.00%
2	3.60%
3	3.30%
4	3.05%
5	2.90%
6	2.80%
7	2.70%
8	2.60%
9	2.55%
10+	2.50%

Lapse Adjustment for Paid-Up Nonforfeiture Benefit - The following table of multipliers was used to adjust lapse rates for those policies with the Paid-Up Nonforfeiture Benefit (NFB) option:

Policy Year	Lapse Adjustment Multiplier for NFB
1	50%
2	0%
3	200%
4	170%
5+	110%

12. Underwriting

Medical underwriting was required for individual policies issued under this policy form and varied by issue age. LTC underwriting takes into account conditions or combinations of medical conditions that are likely to result in an impending need for services. There was one standard underwriting class for these policy forms.

13. Premium Classes

There is only one Standard premium class for these policy forms. No underwriting discounts are available.

Premiums are unisex and payable for life, except if the policy becomes paid up as described in Section 5 above. The premiums may vary according to one or more of the following policy and policyholder attributes: issue age, benefit level, benefit period, elimination period, inflation option, premium mode, home and community care coverage percentage, marital status, and additional benefits.

A spousal discount of 15% is applied if both individuals in a marriage or companion relationship have applied for a policy and are insurable.

A multi-life discount of 5% is also applied where policies were marketed to three or more lives of an employer/employee group or ten or more lives of an association group. The discount was available to members and retirees of these groups, as well as their parents, spouses, and spouses' parents. The multi-life discount is not a reflection of lower expected

morbidity for this group, but rather the fact that commissions are roughly 5% less for these multi-life sales and we wanted to reflect that savings in our policyowners' premiums.

14. Reserve Basis

A. Base Plans

Statutory Active Life Reserves are based on the claim costs developed for this plan, which reflect a margin for moderately adverse experience, and the 1994 Group Annuitant Mortality (GAM) table. Reserve minimums use a one-year preliminary term method with a 4.5% interest rate for policies issued prior to 2006, a 4.0% interest rate for policies issued in 2006 and later, 80% of the expected voluntary lapse rates for durations 1-4, and the expected voluntary lapse rates in durations 5+, with total terminations capped according to Model regulations. Alternative calculations then use no voluntary lapse rates and interest rates varying from 4.7-5.6%, such that the total reserve exceeds the reserve minimums.

Disabled life reserves use the current claim cost basis used for pricing new business. This is currently the 2014 Milliman guidelines. A 4.5% interest rate is used for claims incurred prior to 2006, a 4.0% interest rate for claims incurred 2006-2012, and a 3.5% interest rate for claims incurred 2013 and later. Reserves are grossed up for claims administration expenses.

B. Paid-Up Nonforfeiture Benefit

Paid-Up Nonforfeiture Benefit Reserves use the same assumptions as the base plan except where noted below. Active life reserves are equal to:

a. The greater of:

1. The LTC active life reserve, and
2. The lapse benefit

plus

b. The Paid-Up Nonforfeiture Benefit Reserve

where:

The LTC active life reserve is consistent with the base policy.

The lapse benefit is equal to the present value of future claims for an insured if the policy is lapsed in the following year.

The Paid-Up Nonforfeiture Benefit Reserve is equal to the present value of future claims for all insureds currently in paid-up status.

C. Additional Actuarial Reserves

The company focuses on asset adequacy testing for its LTC block overall, rather than on premium deficiency reserves for any particular series. Additional actuarial reserves due to asset adequacy testing have been held since 2012, and as of December 31, 2016, \$265 million was held for the LTC product line.

Appendix I – Sample Claim Costs (Repricing)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.
Does not reflect margin for adverse experience.

Sample Claim Costs Per \$1 of Daily Benefit												
3 Year Benefit Period: No Indexing by Elimination Period (days)												
Attained Age	100% HHC						50% HHC					
	Male			Female			Male			Female		
	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	0.558	0.490	0.410	0.416	0.363	0.300	0.402	0.353	0.295	0.299	0.262	0.216
65	1.438	1.260	1.046	1.532	1.347	1.125	1.040	0.911	0.756	1.107	0.974	0.813
75	5.574	4.875	4.012	6.940	6.145	5.181	4.346	3.801	3.128	5.412	4.791	4.040
85	22.796	19.920	16.313	32.494	28.874	24.483	19.507	17.046	13.958	27.807	24.708	20.950
95	48.257	41.378	32.595	78.732	69.591	58.301	43.708	37.475	29.518	71.310	63.028	52.799

Sample Claim Costs Per \$1 of Daily Benefit												
6 Year Benefit Period: No Indexing by Elimination Period (days)												
Attained Age	100% HHC						50% HHC					
	Male			Female			Male			Female		
	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	0.962	0.851	0.719	0.709	0.625	0.525	0.692	0.612	0.517	0.510	0.450	0.378
65	2.393	2.109	1.765	2.592	2.294	1.935	1.730	1.524	1.276	1.874	1.658	1.398
75	8.751	7.675	6.340	11.702	10.395	8.809	6.823	5.984	4.942	9.125	8.105	6.868
85	34.666	30.332	24.875	54.227	48.226	40.897	29.663	25.953	21.282	46.402	41.265	34.992
95	69.059	59.342	46.904	122.987	108.557	90.552	62.544	53.741	42.472	111.386	98.313	82.000

Sample Claim Costs Per \$1 of Daily Benefit												
Lifetime Benefit Period: No Indexing by Elimination Period (days)												
Attained Age	100% HHC						50% HHC					
	Male			Female			Male			Female		
	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	1.540	1.375	1.181	1.270	1.136	0.979	1.108	0.990	0.850	0.914	0.818	0.704
65	3.690	3.285	2.798	4.400	3.940	3.394	2.667	2.374	2.022	3.180	2.847	2.452
75	12.580	11.138	9.361	18.713	16.763	14.433	9.809	8.684	7.298	14.591	13.070	11.252
85	48.110	42.480	35.460	82.748	74.112	63.701	41.168	36.348	30.339	70.808	63.415	54.503
95	95.632	83.314	67.683	179.789	160.085	135.830	86.612	75.451	61.290	162.832	144.980	123.005

Appendix I– Sample Claim Costs (cont.)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.
Does not reflect margin for adverse experience.

Sample Claim Costs Per \$1 of Daily Benefit												
3 Year Benefit Period: With 5% Indexing; by Elimination Period (days)												
Attained Age	<u>100% HHC</u>						<u>50% HHC</u>					
	<u>Male</u>			<u>Female</u>			<u>Male</u>			<u>Female</u>		
	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	0.596	0.527	0.447	0.443	0.390	0.327	0.429	0.379	0.322	0.319	0.281	0.236
65	1.534	1.353	1.140	1.635	1.447	1.226	1.109	0.978	0.824	1.181	1.046	0.886
75	5.936	5.226	4.363	7.416	6.608	5.651	4.629	4.075	3.402	5.783	5.153	4.406
85	24.255	21.329	17.718	34.750	31.070	26.708	20.756	18.251	15.161	29.738	26.587	22.853
95	51.081	44.088	35.266	84.057	74.748	63.474	46.265	39.930	31.937	76.133	67.700	57.485

Sample Claim Costs Per \$1 of Daily Benefit												
6 Year Benefit Period: With 5% Indexing; by Elimination Period (days)												
Attained Age	<u>100% HHC</u>						<u>50% HHC</u>					
	<u>Male</u>			<u>Female</u>			<u>Male</u>			<u>Female</u>		
	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	1.076	0.959	0.823	0.792	0.704	0.601	0.775	0.690	0.592	0.570	0.506	0.432
65	2.664	2.364	2.010	2.894	2.579	2.209	1.925	1.709	1.453	2.091	1.864	1.597
75	9.656	8.526	7.148	13.065	11.682	10.044	7.529	6.647	5.572	10.187	9.108	7.831
85	38.060	33.514	27.882	60.476	54.115	46.519	32.567	28.677	23.856	51.749	46.304	39.802
95	74.869	64.772	52.001	135.797	120.566	101.893	67.807	58.659	47.088	122.988	109.189	92.271

Sample Claim Costs Per \$1 of Daily Benefit												
Lifetime Benefit Period: With 5% Indexing; by Elimination Period (days)												
Attained Age	<u>100% HHC</u>						<u>50% HHC</u>					
	<u>Male</u>			<u>Female</u>			<u>Male</u>			<u>Female</u>		
	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	1.908	1.716	1.496	1.676	1.513	1.326	1.373	1.235	1.076	1.206	1.089	0.955
65	4.464	4.002	3.460	5.644	5.092	4.457	3.227	2.892	2.500	4.079	3.680	3.221
75	14.631	13.038	11.114	23.079	20.808	18.164	11.409	10.166	8.665	17.995	16.224	14.162
85	54.953	48.818	41.308	98.771	88.953	77.391	47.023	41.772	35.343	84.519	76.115	66.218
95	106.745	93.605	77.174	207.005	185.294	159.084	96.677	84.772	69.886	187.482	167.812	144.065

Appendix II– Sample Claim Costs (Original Pricing)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.
Does not reflect margin for adverse experience.

Sample Claim Costs Per \$1 of Daily Benefit												
3 Year Benefit Period: No Indexing by Elimination Period (days)												
Attained Age	100% HHC						50% HHC					
	Male			Female			Male			Female		
	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	0.877	0.77	0.688	0.873	0.766	0.687	0.691	0.607	0.543	0.663	0.586	0.528
65	2.154	1.834	1.629	2.765	2.4	2.165	1.56	1.338	1.185	2.171	1.897	1.714
75	6.933	5.805	5.048	9.006	7.775	7.032	5.435	4.614	4.029	7.469	6.514	5.911
85	19.95	16.651	14.198	31.413	27.37	24.891	16.126	13.677	11.752	27.236	23.927	21.79
95	38.46	31.6	26.015	49.535	42.702	37.749	33.301	27.662	22.905	43.148	37.497	33.232

Sample Claim Costs Per \$1 of Daily Benefit												
6 Year Benefit Period: No Indexing by Elimination Period (days)												
Attained Age	100% HHC						50% HHC					
	Male			Female			Male			Female		
	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	1.225	1.083	0.976	1.257	1.112	1.008	0.873	0.711	0.694	0.865	0.768	0.7
65	2.771	2.371	2.114	3.814	3.332	3.03	1.871	1.611	1.436	2.84	2.498	2.278
75	8.484	7.144	6.234	12.187	10.58	9.601	6.511	5.557	4.871	9.809	8.602	7.834
85	23.342	19.544	16.653	41.895	36.585	33.129	18.647	15.871	13.662	35.715	31.464	28.596
95	44.036	36.331	29.937	63.308	54.88	48.667	37.961	31.664	26.285	55.261	48.32	43.092

Sample Claim Costs Per \$1 of Daily Benefit												
Lifetime Benefit Period: No Indexing by Elimination Period (days)												
Attained Age	100% HHC						50% HHC					
	Male			Female			Male			Female		
	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	1.706	1.512	1.369	1.865	1.66	1.517	1.127	0.996	0.899	1.191	1.061	0.971
65	3.53	3.027	2.704	5.266	4.618	4.212	2.339	2.018	1.8	3.856	3.403	3.111
75	10.463	8.822	7.705	16.093	14	12.711	7.962	6.802	5.961	12.779	11.224	10.219
85	28.157	23.594	20.104	53.011	46.284	41.794	22.498	19.16	16.495	44.934	39.57	35.866
95	52.702	43.508	35.866	78.935	68.377	60.41	45.44	37.923	31.498	68.836	60.127	53.41

Appendix II– Sample Claim Costs (cont.)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.
Does not reflect margin for adverse experience.

Sample Claim Costs Per \$1 of Daily Benefit												
3 Year Benefit Period: With 5% Indexing; by Elimination Period (days)												
Attained Age	100% HHC						50% HHC					
	Male			Female			Male			Female		
	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	0.949	0.84	0.764	0.947	0.838	0.764	0.772	0.686	0.623	0.749	0.668	0.613
65	2.323	1.993	1.799	2.986	2.611	2.393	1.721	1.489	1.341	2.397	2.112	1.937
75	7.419	6.261	5.527	9.699	8.436	7.746	5.881	5.031	4.457	8.165	7.174	6.6
85	21.278	17.893	15.48	33.813	29.674	27.368	17.327	14.798	12.885	29.605	26.185	24.159
95	40.804	33.789	28.23	53.047	46.053	41.278	35.475	29.693	24.933	46.484	40.669	36.521

Sample Claim Costs Per \$1 of Daily Benefit												
6 Year Benefit Period: With 5% Indexing; by Elimination Period (days)												
Attained Age	100% HHC						50% HHC					
	Male			Female			Male			Female		
	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	1.402	1.25	1.146	1.449	1.294	1.195	1.032	0.92	0.843	1.044	0.936	0.868
65	3.114	2.687	2.435	4.33	3.814	3.522	2.133	1.853	1.679	3.282	2.911	2.696
75	9.365	7.952	7.046	13.728	12.012	11.064	7.245	6.234	5.546	11.177	9.876	9.123
85	25.462	21.486	18.568	46.934	41.281	37.879	20.448	17.53	15.291	40.286	35.734	32.888
95	47.613	39.607	33.117	70.162	61.286	55.122	41.173	34.619	29.146	61.629	54.286	49.086

Sample Claim Costs Per \$1 of Daily Benefit												
Lifetime Benefit Period: With 5% Indexing; by Elimination Period (days)												
Attained Age	100% HHC						50% HHC					
	Male			Female			Male			Female		
	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	2.137	1.913	1.764	2.478	2.229	2.078	1.396	1.247	1.145	1.598	1.44	1.345
65	4.116	3.562	3.236	6.522	5.776	5.359	2.734	2.381	2.159	4.824	4.298	3.995
75	11.78	10.018	8.888	19.08	16.74	15.43	8.987	7.741	6.884	15.212	13.469	12.437
85	30.984	26.169	22.613	60.89	53.538	48.94	24.878	21.343	18.62	51.836	45.951	42.141
95	57.332	47.733	39.934	88.989	77.645	69.478	49.58	41.719	35.151	78.016	68.618	61.715

Appendix III – Ratio of Current to Original Claim Costs

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.
Does not reflect margin for adverse experience.

Sample Claim Costs Per \$1 of Daily Benefit												
3 Year Benefit Period: No Indexing by Elimination Period (days)												
Attained	<u>100% HHC</u>					<u>50% HHC</u>						
	<u>Male</u>		<u>Female</u>			<u>Male</u>		<u>Female</u>				
<u>Age</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	64%	64%	60%	48%	47%	44%	58%	58%	54%	45%	45%	41%
65	67%	69%	64%	55%	56%	52%	67%	68%	64%	51%	51%	47%
75	80%	84%	79%	77%	79%	74%	80%	82%	78%	72%	74%	68%
85	114%	120%	115%	103%	105%	98%	121%	125%	119%	102%	103%	96%
95	125%	131%	125%	159%	163%	154%	131%	135%	129%	165%	168%	159%

Sample Claim Costs Per \$1 of Daily Benefit												
6 Year Benefit Period: No Indexing by Elimination Period (days)												
Attained	<u>100% HHC</u>					<u>50% HHC</u>						
	<u>Male</u>		<u>Female</u>			<u>Male</u>		<u>Female</u>				
<u>Age</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	79%	79%	74%	56%	56%	52%	79%	86%	74%	59%	59%	54%
65	86%	89%	83%	68%	69%	64%	92%	95%	89%	66%	66%	61%
75	103%	107%	102%	96%	98%	92%	105%	108%	101%	93%	94%	88%
85	149%	155%	149%	129%	132%	123%	159%	164%	156%	130%	131%	122%
95	157%	163%	157%	194%	198%	186%	165%	170%	162%	202%	203%	190%

Sample Claim Costs Per \$1 of Daily Benefit												
Lifetime Benefit Period: No Indexing by Elimination Period (days)												
Attained	<u>100% HHC</u>					<u>50% HHC</u>						
	<u>Male</u>		<u>Female</u>			<u>Male</u>		<u>Female</u>				
<u>Age</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	90%	91%	86%	68%	68%	65%	98%	99%	95%	77%	77%	73%
65	105%	109%	103%	84%	85%	81%	114%	118%	112%	82%	84%	79%
75	120%	126%	121%	116%	120%	114%	123%	128%	122%	114%	116%	110%
85	171%	180%	176%	156%	160%	152%	183%	190%	184%	158%	160%	152%
95	181%	191%	189%	228%	234%	225%	191%	199%	195%	237%	241%	230%

Appendix III– Ratio of Current to Original Claim Costs (cont.)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.
Does not reflect margin for adverse experience.

Sample Claim Costs Per \$1 of Daily Benefit												
3 Year Benefit Period: With 5% Indexing; by Elimination Period (days)												
Attained	<u>100% HHC</u>						<u>50% HHC</u>					
	<u>Male</u>			<u>Female</u>			<u>Male</u>			<u>Female</u>		
<u>Age</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	63%	63%	59%	47%	47%	43%	56%	55%	52%	43%	42%	38%
65	66%	68%	63%	55%	55%	51%	64%	66%	61%	49%	50%	46%
75	80%	83%	79%	76%	78%	73%	79%	81%	76%	71%	72%	67%
85	114%	119%	114%	103%	105%	98%	120%	123%	118%	100%	102%	95%
95	125%	130%	125%	158%	162%	154%	130%	134%	128%	164%	166%	157%

Sample Claim Costs Per \$1 of Daily Benefit												
6 Year Benefit Period: With 5% Indexing; by Elimination Period (days)												
Attained	<u>100% HHC</u>						<u>50% HHC</u>					
	<u>Male</u>			<u>Female</u>			<u>Male</u>			<u>Female</u>		
<u>Age</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	77%	77%	72%	55%	54%	50%	75%	75%	70%	55%	54%	50%
65	86%	88%	83%	67%	68%	63%	90%	92%	87%	64%	64%	59%
75	103%	107%	101%	95%	97%	91%	104%	107%	100%	91%	92%	86%
85	149%	156%	150%	129%	131%	123%	159%	164%	156%	128%	130%	121%
95	157%	164%	157%	194%	197%	185%	165%	169%	162%	200%	201%	188%

Sample Claim Costs Per \$1 of Daily Benefit												
Lifetime Benefit Period: With 5% Indexing; by Elimination Period (days)												
Attained	<u>100% HHC</u>						<u>50% HHC</u>					
	<u>Male</u>			<u>Female</u>			<u>Male</u>			<u>Female</u>		
<u>Age</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	89%	90%	85%	68%	68%	64%	98%	99%	94%	75%	76%	71%
65	108%	112%	107%	87%	88%	83%	118%	121%	116%	85%	86%	81%
75	124%	130%	125%	121%	124%	118%	127%	131%	126%	118%	120%	114%
85	177%	187%	183%	162%	166%	158%	189%	196%	190%	163%	166%	157%
95	186%	196%	193%	233%	239%	229%	195%	203%	199%	240%	245%	233%

Actuarial Certification

I, Gregory Gurlik, am an Actuary and an officer of the Northwestern Long Term Care Insurance Company and am a member in good standing of the American Academy of Actuaries. I wrote the Actuarial Memorandum for the rate increase filing for forms RS.LTC.ML.(1101) and RS.LTC.ML.(0708). The assumptions used as stated in this memorandum are reasonable and realistic for this product. To the best of my knowledge and judgment, this filing complies with the laws and regulations of your state and the benefits are reasonable in relation to the premiums charged.



Actuary

January 10, 2018

Date

NORTHWESTERN LONG TERM CARE INSURANCE COMPANY

ACTUARIAL MEMORANDUM

Product Name
QuietCare TT

Policy Form Number
TT.LTC.(1010)

Issue Date Range*
October 2010 – March 2013
(*see exhibit 2 for state's range)

CONTENTS

1.	Scope & Purpose	3
2.	Requested Rate Increase	3
3.	Reason for Rate Increase Request	4
4.	Rate Increase History	4
5.	Benefit Descriptions	5
6.	Renewability	6
7.	Applicability	6
8.	Marketing Method	6
9.	Issue Age Ranges	6
10.	Actuarial Assumptions – Updated	6
	A. Morbidity - Updated	6
	B. Expenses	7
	C. Mortality - Updated	7
	D. Lapse – Updated	8
	E. Automatic Additional Purchase Benefit (AAPB) Election Rate	8
	F. Interest	9

G.	Distribution	9
11.	Actuarial Assumptions - Original	10
A.	Morbidity - Original	10
B.	Mortality - Original	11
C.	Lapse - Original	11
12.	Underwriting	12
13.	Premium Classes	12
14.	Reserve Basis	12
A.	Base Plans	12
B.	Paid-Up Nonforfeiture Benefit	13
C.	Additional Actuarial Reserves	13
Appendix I – Sample Claim Costs (Repricing without Margin for Moderately Adverse Experience)		14
Appendix II– Sample Claim Costs (Original Pricing without Margin for Moderately Adverse Experience)		16
Appendix III – Ratio of Current to Original Claim Costs		18

1. Scope & Purpose

This memorandum consists of materials which support the development of new premium rates for the policy series form listed on page 1. The purpose of this memorandum is to demonstrate that the requirements of this State in regards to an inforce rate increase request have been met. This rate filing is not intended to be used for any other purpose.

2. Requested Rate Increase

This rate increase request is a follow-up to a previous rate increase request where the state of Pennsylvania approved a rate increase that was less than what was requested. The SERFF number associate with our previous filing is NWST-130590081 and was originally filed on 10/03/2016 and a rate increase was approved on 01/10/2017. The previously requested rate increase was the first rate increase ever requested on these policy forms.

We are now requesting the remaining portion of our previous rate increase request. In fact, across most of the rest of the country we have already received approval for the rate increase that was requested previously. Our goal with this follow-up filing is to align the rate increases for policyowners in the state of Pennsylvania with rest of the country to ensure greater equity nationwide.

These guaranteed renewable products include lifetime pay and limited pay (for TT.LTC.(1010) only) premiums with benefit period offerings of three years, six years and lifetime.

The table below summarizes the previously approved rate increase, the currently requested rate increase and the cumulative increase (assuming that the requested rate increase is approved). The currently requested increase will be effective no sooner than one year after the effective date of the previously approved increase.

Lifetime Pay Policies

Benefit Period	Previously Approved Increase	Currently Requested Increase	Cumulative Increase
3 Year	10%	0% *	10%
6 Year	20%	4.2%	25%
Lifetime	20%	8.3%	30%

* No further rate increases are being requested for lifetime pay 3 year benefit period policies since the 10% rate increase that had been requested previously was approved.

Limited Pay Policies

Benefit Period	Previously Approved Increase	Currently Requested Increase	Cumulative Increase
3 Year	20%	4.2%	25%
6 Year	20%	5.8%	27%
Lifetime	20%	7.5%	29%

The overall average rate increase currently being requested is 5.9% and the overall cumulative average rate increase would be 26.2% with the rate increase varying by benefit period as shown in the tables above.

The rate increases adhere to the following restrictions:

- a. We ensure that the proposed rate increase does not result in premium rates that exceed the rates for new business. To accomplish this, we restricted the premium increase for lifetime pay policies with the 3 year benefit period to grade from 10% for issue ages in the early 70's to 0% for issue ages 75+. This is demonstrated in the attached premium rate comparison.
- b. We ensure that the resulting overall increase in rates satisfies the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying 58% to the current rate schedule. This is demonstrated in Exhibit 1.
- c. The lifetime loss ratio after the proposed rate increase is greater than or equal to the lifetime loss ratio targeted in the original filing from this form.

New proposed rate tables for this policy form are included with this filing. The contingent non-forfeiture paid up benefit equal to the sum of premiums paid is being offered to all policyowners impacted by the rate increase whether or not their increase is above the substantial increase triggers.

The number of policyowners and amount of inforce premium, as of October 31, 2017, for your state and nationwide, are displayed in Exhibit 2. The exhibit also shows the average annual premium before and after the proposed rate increase.

3. Reason for Rate Increase Request

A rate increase is necessary at this time due to significantly higher anticipated future and lifetime loss ratios. The higher loss ratios are mainly the result of longer claim continuance with a greater effect on longer benefit periods, combined with lower lapse and mortality rates.

Northwestern Long Term Care Insurance Company (NLTC) has been evaluating this block and updating assumptions based on our experience as well as the LTCi industry experience. The projected lifetime loss ratio based on the assumptions outlined in this memo is worse than original pricing. The combined effect of changing the underlying claim costs and updating the mortality and persistency assumptions resulted in the need for a rate increase. The current premium levels are inadequate and, therefore, NLTC is requesting a rate increase in order to maintain the viability and financial stability of the policy form.

Even though we could justify a higher rate increase, at this time we have decided to request a cumulative 26.2% taking into consideration the impact on our policyowners. If experience does not improve, we may need to request future rate increases on this policy form.

4. Rate Increase History

This rate increase request is a follow-up to a previous rate increase request where the state of Pennsylvania approved a rate increase that was less than what was requested. The SERFF number associate with our previous filing is NWST-130590081 and was originally filed on 10/03/2016 and a rate increase was approved on 01/10/2017. The previously requested rate increase was the first rate increase ever requested on these policy forms.

Other than the rate increase mentioned above there have been no other rate increases for these policy forms.

5. Benefit Descriptions

This policy provides comprehensive long term care coverage, and reimburses eligible expenses of the insured up to the monthly limits of the policy. The product is priced to have level premiums. All premiums are guaranteed renewable. If the policy becomes paid-up, it becomes non-cancellable. The product is available at issue ages 18-79. Premiums are on a sex neutral basis.

The insured chooses a monthly limit, benefit period, elimination period, and premium-paying period. The plan reimburses eligible expenses up to the monthly limits once the elimination period is satisfied. The plan continues to reimburse expenses until eligible expenses are no longer incurred or benefits are exhausted.

Care can be provided by licensed health care practitioners in licensed nursing homes, alternate living facilities, the home, and adult day care agencies. Respite care and Hospice care are also covered.

The premium paying period options include Lifetime Pay, 10 Pay, and To Age 65. The Lifetime Pay premiums are paid for life, the 10 Pay premiums are paid for ten years after issue, and the To Age 65 premiums are paid until the policy anniversary nearest the insured's 65th birthday. The Lifetime Pay and 10 Pay premium paying period options are offered at issue ages 18-79; while the To Age 65 premium paying period option is only offered at issue ages 18-54.

Two indexing options are available. The first option, called the Automatic Benefit Increase option, is a level premium product with the monthly limit and the Benefit Account Value remaining indexing at 3%, 4%, or 5% per year. The insured chooses the indexing percentage at issue.

The second option, called the Automatic Additional Purchase Benefit, provides a level benefit while the insured does not require LTC benefits. The monthly limit and the Benefit Account Value remaining begin indexing at 5% per year if and when the insured is on claim. Also under this option, the insured has the option of purchasing an additional amount of coverage, equal to 5% of the prior year's monthly limit, each year while not on claim. This additional coverage also increases the Benefit Account Value. The premiums for the additional coverage are level and are based on the insured's current attained age. The insured can continue to purchase the additional coverage under this option until the insured has refused two of the optional increases in coverage.

All plans include the waiver of premium benefit.

An optional non-forfeiture benefit and survivorship benefit are also available. The non-forfeiture benefit, called Paid-Up Nonforfeiture Benefit, provides paid-up coverage when premium payments stop on or after the third policy anniversary via a smaller aggregate benefit amount. Although we are filing for a premium rate increase, the premiums under the non-forfeiture benefit are not changing at this time.

The survivorship benefit, called the Survivorship Benefit, is a benefit that can be purchased when two spouses or companions each purchase an NLTC long-term care policy. Beginning at the death of the first insured, this benefit will change the status of the second insured's policy to fully paid up.

Three underwriting classes exist: standard, class 1, and class 2. The policy is participating.

6. Renewability

All policy forms listed above are guaranteed renewable.

7. Applicability

This filing is applicable to in force policies only, as this policy form is no longer being sold in your state or nationwide. The premium changes will apply to the base form as well as to all applicable additional benefits, other than the non-forfeiture benefit as described above. The premium change will also apply to future purchase option elections under the Automatic Additional Purchase Benefit. The premium changes will not apply to policies which have already reached paid-up status.

The company remains in the market, and currently sells similar long-term care insurance.

8. Marketing Method

All policy forms listed above were marketed by Northwestern Mutual's (parent company of NLTC) career captive field force.

9. Issue Age Ranges

Issue ages are from 18 to 79.

10. Actuarial Assumptions – Updated

This section includes the current assumptions used to justify the premium rate increase. These assumptions do not include any margin for adverse experience.

A. Morbidity - Updated

Claim costs from Milliman's 2014 edition of the Long Term Care Guidelines were used for morbidity estimates. The Guidelines have been developed in conjunction with professionals in several Milliman offices and reflect actual experience of various carriers, numerous studies of non-insurance data and judgment. The guidelines are a continually evolving rating structure that are modified as more experience becomes available.

The 2014 Milliman Guidelines were tailored to reflect NLTC's underwriting standards and claims administration practices. Milliman develops morbidity selection factors for three levels of underwriting: looser underwriting, average underwriting, and stricter underwriting. Milliman determined after analyzing NLTC's underwriting standards and practices that we fall in the stricter underwriting category. Milliman also came in to look at our claims administration practices to adjust the 2014 Milliman Guidelines in order to be more in line with how we administer long-term care claims.

An internal review of Milliman's underwriting categories was also performed to ensure that we agreed with their assessment based on their underwriting criteria. This review led to the conclusion that the categorization of our underwriting standards as "strict" was appropriate. In addition, our Actuarial and Underwriting Departments continually review and monitor the underwriting criteria of other LTC

carriers compared to our own underwriting standards. Based on those reviews we believe that our underwriting criteria is stricter than the average LTC carrier in the industry. The claims administration of our LTC block was brought in-house from a 3rd party administrator some years ago. We made enhancements to the consistency of claims adjudication, and considered these enhancements in determining the appropriateness of the morbidity assumptions used.

Final adjustments were made to morbidity recognizing anticipated morbidity differences due to a review of NLTC's specific product design such as the comprehensive coverage provided, a lifetime elimination period, pooled benefits structure, and a monthly benefit limit (vs. daily benefit limit).

We also reviewed how the 2014 Milliman Guidelines compare to our own limited amount of long-term care claims data and our cash claim payments are in line with the expected basis. Since the 2014 Guidelines provided by Milliman were based on long-term care policies with specific benefits equal to what this policy form offers, our overall morbidity experience to-date, although limited and not credible, does not call into question the validity of the 2014 Milliman Guidelines for this block of business.

No morbidity improvement was assumed in pricing.

Appendix I shows a sample of claim costs used in determining the premium rate increase.

B. Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate. Normal renewal commission rates will be applied on any increase in premium.

C. Mortality - Updated

Our mortality assumptions were developed using internal company experience and include underwriting selection factors. Mortality improvement is also assumed through attained age 105.

In comparing the pricing mortality table used to the 1994 Group Annuitant Mortality (94 GAM) table prescribed for valuation, the pricing ultimate rates are more conservative for the majority of issue ages. However, the biggest difference between the two tables is not the ultimate rates but that the pricing mortality recognizes lower mortality rates on recently underwritten business (mortality selection) and improved mortality over time (mortality improvement). Thus, the pricing mortality is more conservative than the prescribed table for valuation (94 GAM) which does not have selection or improvement.

D. Lapse – Updated

Updated Lapse Rates		
Policy Year	Lifetime Pay	Limited Pay
1	3.500%	2.500%
2	4.300%	1.000%
3	2.900%	0.500%
4	2.200%	0.000%
5	1.700%	0.000%
6	1.500%	0.000%
7	1.200%	0.000%
8	1.050%	0.000%
9	0.900%	0.000%
10	0.800%	0.000%
11	0.700%	0.000%
12	0.600%	0.000%
13	0.575%	0.000%
14	0.550%	0.000%
15	0.525%	0.000%
16+	0.500%	0.000%

Lapse Adjustment by Issue Age - These multipliers remain the same as those used for the original pricing.

Lapse Adjustment for Paid-Up Nonforfeiture Benefit - These multipliers remain the same as those used for the original pricing.

E. Automatic Additional Purchase Benefit (AAPB) Election Rate

As described in section 5, with the AAPB benefit the insured has the option of purchasing an additional amount of coverage at the insured's current attained age while not on claim. Current AAPB election rate assumptions are outlined below and vary depending on the number of past AAPB refusals.

No Prior Refusals		One Prior Refusals	
Duration	Election Rate	Duration Since 1st Refusal	Election Rate
1	90%	1	55%
2-10	95%	2	78%
11	94%	3	82%
12	93%	4	85%
13	92%	5	88%
14	91%	6+	90%
15+	90%		

Note that no AAPB assumption is necessary to determine the appropriate premium rates to charge as the attained age rates are set equal to the issue age rates for the same age. Therefore, there was no explicit AAPB assumption made at initial pricing. However, the rate of AAPB elections can affect the loss ratio projections in Exhibit 1 and are therefore documented here.

F. Interest

Discounting and accumulating of earned premiums and incurred claims for the purpose of calculating historical, future anticipated and lifetime loss ratios was performed using a discount rate of 4%. This rate represents the average maximum valuation interest rate for all of the policy forms we are currently requesting a rate increase on (i.e., the RR, RS, and TT series of policy forms).

G. Distribution

Distribution of Business by Issue Age:

<u>Issue Age</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
25	1%	3%
30	1%	3%
35	2%	4%
40	9%	6%
52	33%	37%
57	25%	23%
62	17%	16%
67	7%	6%
72	2%	1%
77	1%	0%
Average Issue Age	53.5	52.4

Distribution of Business by Plan:

<u>Benefit Period (Years)</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
3	9%	11%
6	25%	36%
Lifetime	65%	53%
<u>Elimination Period (Weeks)</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
6	3%	2%
12	88%	88%
25	6%	7%
52	3%	3%

Distribution of Business by Sex:

<u>Sex</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
Male	47%	48%
Female	53%	52%

Distribution of Business by Indexing Option:

<u>Indexing Option</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
None	15%	19%
Automatic Benefit Increase	15%	21%
Automatic Additional Purchase Benefit	70%	60%

Distribution of Business by Spousal/Companion Discount:

<u>Discount</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
Single	16%	11%
One Insured	15%	13%
Two Insured	69%	76%

Distribution of Business by Premium Paying Period:

<u>Premium Paying Period</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
Lifetime	98%	89%
To Age 65	1%	2%
10-Pay	1%	9%

11. Actuarial Assumptions - Original

The initial premium rate schedule was based on the originally filed pricing assumptions which included margin for moderately adverse experience and were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed. The original pricing assumptions for morbidity, voluntary termination rates, and mortality were as follows:

A. Morbidity - Original

Claim costs from Milliman's 2009 edition of the Long Term Care Guidelines were used for morbidity estimates. The Guidelines were developed in conjunction with professionals in several Milliman offices during the mid-2000s and reflect actual experience of various carriers at that time, numerous studies of non-insurance data and actuarial judgment. The guidelines were established with a continually evolving rating structure that allow for modifications over time as more experience becomes available.

Selection factors were applied by policy year to reflect the morbidity anticipated due to underwriting. These factors were based on experience reviewed by Milliman for benefit plans similar to NLTC with modifications to reflect the level of underwriting. For the Automatic Additional Purchase Benefit option, composite selection factors were calculated from the factors above recognizing that initial underwriting will wear off over time. Final adjustments were made to morbidity recognizing anticipated morbidity differences due to NLTC specific underwriting and product design.

B. Mortality - Original

1994 Group Annuitant Mortality (GAM)

C. Lapse - Original

Lapse Rates		
Policy Year	Lifetime Pay	Limited Pay
1	3.000%	2.500%
2	2.750%	1.000%
3	2.500%	0.500%
4	2.250%	0.000%
5	2.000%	0.000%
6	1.750%	0.000%
7	1.500%	0.000%
8	1.250%	0.000%
9	1.250%	0.000%
10	1.250%	0.000%
11	1.125%	0.000%
12	1.000%	0.000%
13	0.875%	0.000%
14	0.750%	0.000%
15	0.625%	0.000%
16+	0.500%	0.000%

Lapse Adjustment by Issue Age: The following table of multipliers was used to adjust lapse rates for policies issued at older ages.

Lapse Adjustment by Issue Age			
Policy Year	Issue Ages 18-69	Issue Ages 70-74	Issue Ages 75-79
1	100%	100%	90%
2	100%	100%	75%
3	100%	100%	60%
4	100%	100%	45%
5	100%	100%	30%
6	100%	100%	15%
7	100%	100%	0%
8	100%	100%	0%
9	100%	100%	0%
10	100%	80%	0%
11	100%	60%	0%
12	100%	40%	0%
13	100%	20%	0%
14+	100%	0%	0%

Lapse Adjustment for Paid-Up Nonforfeiture Benefit - The following table of multipliers was used to adjust lapse rates for those policies with the Paid-Up Nonforfeiture Benefit (NFB) option:

Policy Year	Lapse Adjustment Multiplier for NFB
1	50%
2	0%
3	200%
4	170%
5+	110%

12. Underwriting

Medical underwriting was required for individual policies issued under this policy form and varied by issue age. LTC underwriting takes into account conditions or combinations of medical conditions that are likely to result in an impending need for services. There were three underwriting classes for this policy form: standard, class 1, and class 2.

13. Premium Classes

There are three premium classes (Standard, Class 1 and Class 2) for these policy forms. Class 1 premiums are 35% higher than Standard and the Class 2 premiums are 70% higher than Standard.

Premiums are unisex and payable for life, except if the policy becomes paid up as described in Section 5 above. The premiums may vary according to one or more of the following policy and policyholder attributes: issue age, benefit level, benefit period, elimination period, inflation option, premium mode, premium payment duration, marital status, and additional benefits.

A spousal discount of 30% is applied if both individuals in a marriage or companion relationship have purchased a policy at the same time. For individuals whose spouse or companion chooses not to apply for NLTC coverage or is declined for coverage, the purchase individual will receive a 15% spousal discount.

14. Reserve Basis

A. Base Plans

Statutory Active Life Reserves are based on the claim costs developed for this plan which reflect a margin for moderately adverse experience. A one-year preliminary term method with 1994 Group Annuitant Mortality (GAM) and 4.0% interest is used. The calculation uses 80% of the expected voluntary lapse rates for durations 1-4, and the expected voluntary lapse rates in durations 5+, with total terminations capped according to Model regulations.

Disabled life reserves use the current claim cost basis used for pricing new business. This is currently the 2014 Milliman guidelines. A 4.0% interest rate is used for claims incurred prior to 2013, and a 3.5% interest rate for claims incurred 2013 and later. Reserves are grossed up for claims administration expenses.

B. Paid-Up Nonforfeiture Benefit

Paid-Up Nonforfeiture Benefit Reserves use the same assumptions as the base plan except where noted below. Active life reserves are equal to:

- a. The greater of:
 - 1. The LTC active life reserve, and
 - 2. The lapse benefit
- plus
- b. The Paid-Up Nonforfeiture Benefit Reserve

where:

The LTC active life reserve is consistent with the base policy.

The lapse benefit is equal to the present value of future claims for an insured if the policy is lapsed in the following year.

The Paid-Up Nonforfeiture Benefit Reserve is equal to the present value of future claims for all insureds currently in paid-up status.

C. Additional Actuarial Reserves

The company focuses on asset adequacy testing for its LTC block overall, rather than on premium deficiency reserves for any particular series. Additional actuarial reserves due to asset adequacy testing have been held since 2012, and as of December 31, 2016, \$265 million was held for the LTC product line.

Appendix I – Sample Claim Costs (Repricing without Margin for Moderately Adverse Experience)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.
Does not reflect margin for adverse experience.

Sample Claim Costs Per \$1,000 of Monthly Benefit								
3 Year Benefit Period: No Indexing; by Elimination Period (weeks)								
Attained	<u>Male</u>				<u>Female</u>			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	19.098	16.842	14.162	11.351	14.240	12.488	10.384	8.158
65	49.238	43.303	36.164	28.409	52.435	46.284	38.868	30.639
75	190.828	167.536	138.749	105.275	237.535	211.012	178.885	141.806
85	780.438	684.581	564.353	419.194	1,111.973	991.323	844.954	671.633
95	1,652.962	1,423.646	1,130.887	786.643	2,694.664	2,389.954	2,013.617	1,553.058

Sample Claim Costs Per \$1,000 of Monthly Benefit								
6 Year Benefit Period: No Indexing; by Elimination Period (weeks)								
Attained	<u>Male</u>				<u>Female</u>			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	33.090	29.393	24.984	20.200	24.394	21.602	18.263	14.668
65	82.331	72.854	61.407	48.666	89.179	79.238	67.270	53.842
75	301.105	265.247	220.738	168.440	402.510	358.928	306.080	244.675
85	1,192.921	1,048.449	866.540	646.179	1,865.098	1,665.056	1,420.775	1,129.193
95	2,377.784	2,053.885	1,639.301	1,148.921	4,231.029	3,750.024	3,149.859	2,412.098

Sample Claim Costs Per \$1,000 of Monthly Benefit								
Lifetime Benefit Period: No Indexing; by Elimination Period (weeks)								
Attained	<u>Male</u>				<u>Female</u>			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	53.020	47.546	41.069	33.894	43.716	39.266	34.024	28.295
65	127.089	113.567	97.364	79.036	151.508	136.157	117.959	97.487
75	433.331	385.252	326.021	256.057	644.320	579.339	501.652	411.619
85	1,657.306	1,469.632	1,235.647	952.132	2,849.201	2,561.328	2,214.287	1,802.641
95	3,295.815	2,885.196	2,364.184	1,740.021	6,191.692	5,534.897	4,726.402	3,740.136

Appendix I– Sample Claim Costs (cont.)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.
Does not reflect margin for adverse experience.

Sample Claim Costs Per \$1,000 of Monthly Benefit								
3 Year Benefit Period: With 5% Indexing; by Elimination Period (weeks)								
Attained	<u>Male</u>				<u>Female</u>			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	20.386	18.099	15.443	12.673	15.172	13.397	11.306	9.097
65	52.504	46.483	39.384	31.665	55.944	49.702	42.335	34.162
75	203.189	179.515	150.766	116.971	253.780	226.835	194.923	158.114
85	830.252	732.721	612.364	464.826	1,189.008	1,066.333	920.916	748.747
95	1,749.383	1,516.285	1,222.223	868.373	2,876.470	2,566.176	2,190.355	1,726.025

Sample Claim Costs Per \$1,000 of Monthly Benefit								
6 Year Benefit Period: With 5% Indexing; by Elimination Period (weeks)								
Attained	<u>Male</u>				<u>Female</u>			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	37.017	33.114	28.567	23.657	27.232	24.294	20.865	17.194
65	91.627	81.644	69.837	56.667	99.524	89.038	76.710	62.929
75	332.185	294.515	248.578	193.982	449.293	403.189	348.587	285.282
85	1,309.453	1,157.942	970.208	739.274	2,079.631	1,867.597	1,614.406	1,311.733
95	2,577.323	2,240.753	1,815.054	1,299.582	4,670.878	4,163.200	3,540.756	2,766.340

Sample Claim Costs Per \$1,000 of Monthly Benefit								
Lifetime Benefit Period: With 5% Indexing; by Elimination Period (weeks)								
Attained	<u>Male</u>				<u>Female</u>			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	65.683	59.304	51.947	43.843	57.702	52.253	46.039	39.354
65	153.715	138.290	120.232	99.824	194.293	175.888	154.716	131.219
75	503.883	450.764	386.620	310.330	794.501	718.795	630.662	529.405
85	1,892.668	1,688.183	1,437.824	1,131.293	3,400.299	3,073.055	2,687.660	2,232.044
95	3,678.049	3,240.061	2,692.349	2,023.929	7,127.815	6,404.122	5,530.446	4,458.674

Appendix II– Sample Claim Costs (Original Pricing without Margin for Moderately Adverse Experience)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.
Does not reflect margin for adverse experience.

Sample Claim Costs Per \$1,000 of Monthly Benefit								
3 Year Benefit Period: No Indexing, by Elimination Period (weeks)								
Attained	Male				Female			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	22.420	19.681	16.234	13.475	15.901	13.831	11.220	9.084
65	51.931	45.086	36.234	28.366	56.402	49.023	39.608	31.608
75	182.380	157.430	125.080	94.937	225.182	196.807	160.329	127.620
85	662.010	567.876	443.223	318.195	1,029.806	902.063	735.593	580.549
95	1,364.982	1,152.939	876.463	603.157	2,457.969	2,153.865	1,758.321	1,372.705

Sample Claim Costs Per \$1,000 of Monthly Benefit								
6 Year Benefit Period: No Indexing, by Elimination Period (weeks)								
Attained	Male				Female			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	35.168	30.963	25.607	21.130	24.774	21.702	17.804	14.581
65	76.089	66.309	53.610	42.217	85.597	74.818	60.987	49.061
75	253.984	219.628	174.808	132.599	335.765	294.220	240.518	192.016
85	874.975	751.096	586.728	422.156	1,493.069	1,308.004	1,065.401	836.688
95	1,772.567	1,500.955	1,145.328	792.625	3,437.365	3,006.521	2,442.158	1,889.077

Sample Claim Costs Per \$1,000 of Monthly Benefit								
Lifetime Benefit Period: No Indexing, by Elimination Period (weeks)								
Attained	Male				Female			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	53.857	47.451	39.268	32.371	41.315	36.374	30.109	24.983
65	112.902	98.509	79.801	62.994	134.696	118.134	96.892	78.705
75	356.273	308.098	245.178	185.835	504.260	442.421	362.443	290.456
85	1,198.973	1,028.939	803.259	577.406	2,125.246	1,860.943	1,514.105	1,186.705
95	2,409.420	2,039.603	1,555.084	1,074.353	4,760.903	4,160.253	3,372.542	2,600.110

Appendix II – Sample Claim Costs (cont.)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.
Does not reflect margin for adverse experience.

Sample Claim Costs Per \$1,000 of Monthly Benefit								
3 Year Benefit Period: With 5% Indexing, by Elimination Period (weeks)								
Attained	<u>Male</u>				<u>Female</u>			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	24.600	21.814	18.360	15.696	17.405	15.301	12.682	10.594
65	56.776	49.806	40.892	33.041	61.700	54.195	44.736	36.849
75	199.069	173.657	141.022	110.587	246.582	217.678	180.980	148.569
85	720.577	624.631	498.569	370.597	1,127.751	997.450	829.691	675.071
95	1,480.743	1,265.056	985.642	704.848	2,692.324	2,381.591	1,981.887	1,593.833

Sample Claim Costs Per \$1,000 of Monthly Benefit								
6 Year Benefit Period: With 5% Indexing, by Elimination Period (weeks)								
Attained	<u>Male</u>				<u>Female</u>			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	40.663	36.209	30.611	26.063	28.596	25.356	21.302	18.053
65	87.037	76.758	63.562	51.845	98.418	87.066	72.682	60.530
75	288.125	252.176	205.699	161.834	385.377	341.568	285.626	235.881
85	983.249	854.340	684.615	512.752	1,706.913	1,511.772	1,258.830	1,022.071
95	1,981.558	1,700.429	1,334.595	965.828	3,911.115	3,457.511	2,869.179	2,293.217

Sample Claim Costs Per \$1,000 of Monthly Benefit								
Lifetime Benefit Period: With 5% Indexing, by Elimination Period (weeks)								
Attained	<u>Male</u>				<u>Female</u>			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	66.815	59.669	50.656	43.258	53.908	48.202	41.081	35.518
65	137.069	121.336	101.120	83.171	170.268	151.622	128.048	108.489
75	419.057	367.708	301.230	238.389	619.691	551.371	464.136	387.224
85	1,385.424	1,206.606	971.090	732.839	2,531.735	2,246.039	1,875.232	1,527.585
95	2,761.476	2,375.818	1,873.556	1,367.068	5,584.030	4,942.029	4,108.029	3,290.544

Appendix III – Ratio of Current to Original Claim Costs

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.
Does not reflect margin for adverse experience.

Sample Claim Costs Per \$1,000 of Monthly Benefit								
3 Year Benefit Period: No Indexing; by Elimination Period (weeks)								
Attained	<u>Male</u>				<u>Female</u>			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	85%	86%	87%	84%	90%	90%	93%	90%
65	95%	96%	100%	100%	93%	94%	98%	97%
75	105%	106%	111%	111%	105%	107%	112%	111%
85	118%	121%	127%	132%	108%	110%	115%	116%
95	121%	123%	129%	130%	110%	111%	115%	113%

Sample Claim Costs Per \$1,000 of Monthly Benefit								
6 Year Benefit Period: No Indexing; by Elimination Period (weeks)								
Attained	<u>Male</u>				<u>Female</u>			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	94%	95%	98%	96%	98%	100%	103%	101%
65	108%	110%	115%	115%	104%	106%	110%	110%
75	119%	121%	126%	127%	120%	122%	127%	127%
85	136%	140%	148%	153%	125%	127%	133%	135%
95	134%	137%	143%	145%	123%	125%	129%	128%

Sample Claim Costs Per \$1,000 of Monthly Benefit								
Lifetime Benefit Period: No Indexing; by Elimination Period (weeks)								
Attained	<u>Male</u>				<u>Female</u>			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	98%	100%	105%	105%	106%	108%	113%	113%
65	113%	115%	122%	125%	112%	115%	122%	124%
75	122%	125%	133%	138%	128%	131%	138%	142%
85	138%	143%	154%	165%	134%	138%	146%	152%
95	137%	141%	152%	162%	130%	133%	140%	144%

Appendix III – Ratio of Current to Original Claim Costs (cont.)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.
Does not reflect margin for adverse experience.

Sample Claim Costs Per \$1,000 of Monthly Benefit								
3 Year Benefit Period: With 5% Indexing; by Elimination Period (weeks)								
Attained	<u>Male</u>				<u>Female</u>			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	83%	83%	84%	81%	87%	88%	89%	86%
65	92%	93%	96%	96%	91%	92%	95%	93%
75	102%	103%	107%	106%	103%	104%	108%	106%
85	115%	117%	123%	125%	105%	107%	111%	111%
95	118%	120%	124%	123%	107%	108%	111%	108%

Sample Claim Costs Per \$1,000 of Monthly Benefit								
6 Year Benefit Period: With 5% Indexing; by Elimination Period (weeks)								
Attained	<u>Male</u>				<u>Female</u>			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	91%	91%	93%	91%	95%	96%	98%	95%
65	105%	106%	110%	109%	101%	102%	106%	104%
75	115%	117%	121%	120%	117%	118%	122%	121%
85	133%	136%	142%	144%	122%	124%	128%	128%
95	130%	132%	136%	135%	119%	120%	123%	121%

Sample Claim Costs Per \$1,000 of Monthly Benefit								
Lifetime Benefit Period: With 5% Indexing; by Elimination Period (weeks)								
Attained	<u>Male</u>				<u>Female</u>			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	98%	99%	103%	101%	107%	108%	112%	111%
65	112%	114%	119%	120%	114%	116%	121%	121%
75	120%	123%	128%	130%	128%	130%	136%	137%
85	137%	140%	148%	154%	134%	137%	143%	146%
95	133%	136%	144%	148%	128%	130%	135%	135%

Actuarial Certification

I, Gregory Gurlik, am an Actuary and an officer of the Northwestern Long Term Care Insurance Company and am a member in good standing of the American Academy of Actuaries. I wrote the Actuarial Memorandum for the rate increase filing for form TT.LTC.(1010). The assumptions used as stated in this memorandum are reasonable and realistic for this product. To the best of my knowledge and judgment, this filing complies with the laws and regulations of your state and the benefits are reasonable in relation to the premiums charged.



Actuary

January 10, 2018

Date

NORTHWESTERN LONG TERM CARE INSURANCE COMPANY

ACTUARIAL MEMORANDUM

Product Name
QuietCare TT

Policy Form Number
TT.LTC.ML.(1010)

Issue Date Range*
October 2010 – March 2013
(*see exhibit 2 for state's range)

CONTENTS

1.	Scope & Purpose	3
2.	Requested Rate Increase	3
3.	Reason for Rate Increase Request	4
4.	Rate Increase History	4
5.	Benefit Descriptions	5
6.	Renewability	6
7.	Applicability	6
8.	Marketing Method	6
9.	Issue Age Ranges	6
10.	Actuarial Assumptions – Updated	6
	A. Morbidity - Updated	6
	B. Expenses	7
	C. Mortality - Updated	7
	D. Lapse – Updated	8
	E. Automatic Additional Purchase Benefit (AAPB) Election Rate	8
	F. Interest	9

G.	Distribution	9
11.	Actuarial Assumptions - Original	10
A.	Morbidity - Original	10
B.	Mortality - Original	11
C.	Lapse - Original	11
12.	Underwriting	12
13.	Premium Classes	12
14.	Reserve Basis	12
A.	Base Plans	12
B.	Paid-Up Nonforfeiture Benefit	13
C.	Additional Actuarial Reserves	13
Appendix I – Sample Claim Costs (Repricing without Margin for Moderately Adverse Experience)		14
Appendix II– Sample Claim Costs (Original Pricing without Margin for Moderately Adverse Experience)		16
Appendix III – Ratio of Current to Original Claim Costs		18

1. Scope & Purpose

This memorandum consists of materials which support the development of new premium rates for the policy series form listed on page 1. The purpose of this memorandum is to demonstrate that the requirements of this State in regards to an inforce rate increase request have been met. This rate filing is not intended to be used for any other purpose.

2. Requested Rate Increase

This rate increase request is a follow-up to a previous rate increase request where the state of Pennsylvania approved a rate increase that was less than what was requested. The SERFF number associate with our previous filing is NWST-130590081 and was originally filed on 10/03/2016 and a rate increase was approved on 01/10/2017. The previously requested rate increase was the first rate increase ever requested on these policy forms.

We are now requesting the remaining portion of our previous rate increase request. In fact, across most of the rest of the country we have already received approval for the rate increase that was requested previously. Our goal with this follow-up filing is to align the rate increases for policyowners in the state of Pennsylvania with rest of the country to ensure greater equity nationwide.

These guaranteed renewable products include lifetime pay and limited pay (for TT.LTC.ML.(1010) only) premiums with benefit period offerings of three years, six years and lifetime.

The table below summarizes the previously approved rate increase, the currently requested rate increase and the cumulative increase (assuming that the requested rate increase is approved). The currently requested increase will be effective no sooner than one year after the effective date of the previously approved increase.

Lifetime Pay Policies

Benefit Period	Previously Approved Increase	Currently Requested Increase	Cumulative Increase
3 Year	10%	0% *	10%
6 Year	20%	4.2%	25%
Lifetime	20%	8.3%	30%

* No further rate increases are being requested for lifetime pay 3 year benefit period policies since the 10% rate increase that had been requested previously was approved.

Limited Pay Policies

Benefit Period	Previously Approved Increase	Currently Requested Increase	Cumulative Increase
3 Year	20%	4.2%	25%
6 Year	20%	5.8%	27%
Lifetime	20%	7.5%	29%

The overall average rate increase currently being requested is 5.9% and the overall cumulative average rate increase would be 26.2% with the rate increase varying by benefit period as shown in the tables above.

The rate increases adhere to the following restrictions:

- a. We ensure that the proposed rate increase does not result in premium rates that exceed the rates for new business. To accomplish this, we restricted the premium increase for lifetime pay policies with the 3 year benefit period to grade from 10% for issue ages in the early 70's to 0% for issue ages 75+. This is demonstrated in the attached premium rate comparison.
- b. We ensure that the resulting overall increase in rates satisfies the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying 58% to the current rate schedule. This is demonstrated in Exhibit 1.
- c. The lifetime loss ratio after the proposed rate increase is greater than or equal to the lifetime loss ratio targeted in the original filing from this form.

New proposed rate tables for this policy form are included with this filing. The contingent non-forfeiture paid up benefit equal to the sum of premiums paid is being offered to all policyowners impacted by the rate increase whether or not their increase is above the substantial increase triggers.

The number of policyowners and amount of inforce premium, as of October 31, 2017, for your state and nationwide, are displayed in Exhibit 2. The exhibit also shows the average annual premium before and after the proposed rate increase.

3. Reason for Rate Increase Request

A rate increase is necessary at this time due to significantly higher anticipated future and lifetime loss ratios. The higher loss ratios are mainly the result of longer claim continuance with a greater effect on longer benefit periods, combined with lower lapse and mortality rates.

Northwestern Long Term Care Insurance Company (NLTC) has been evaluating this block and updating assumptions based on our experience as well as the LTCi industry experience. The projected lifetime loss ratio based on the assumptions outlined in this memo is worse than original pricing. The combined effect of changing the underlying claim costs and updating the mortality and persistency assumptions resulted in the need for a rate increase. The current premium levels are inadequate and, therefore, NLTC is requesting a rate increase in order to maintain the viability and financial stability of the policy form.

Even though we could justify a higher rate increase, at this time we have decided to request a cumulative 26.2% taking into consideration the impact on our policyowners. If experience does not improve, we may need to request future rate increases on this policy form.

4. Rate Increase History

This rate increase request is a follow-up to a previous rate increase request where the state of Pennsylvania approved a rate increase that was less than what was requested. The SERFF number associate with our previous filing is NWST-130590081 and was originally filed on 10/03/2016 and a rate increase was approved on 01/10/2017. The previously requested rate increase was the first rate increase ever requested on these policy forms.

Other than the rate increase mentioned above there have been no other rate increases for these policy forms.

5. Benefit Descriptions

This policy provides comprehensive long term care coverage, and reimburses eligible expenses of the insured up to the monthly limits of the policy. The product is priced to have level premiums. All premiums are guaranteed renewable. If the policy becomes paid-up, it becomes non-cancellable. The product is available at issue ages 18-79. Premiums are on a sex neutral basis.

The insured chooses a monthly limit, benefit period, elimination period, and premium-paying period. The plan reimburses eligible expenses up to the monthly limits once the elimination period is satisfied. The plan continues to reimburse expenses until eligible expenses are no longer incurred or benefits are exhausted.

Care can be provided by licensed health care practitioners in licensed nursing homes, alternate living facilities, the home, and adult day care agencies. Respite care and Hospice care are also covered.

The premium paying period options include Lifetime Pay, 10 Pay, and To Age 65. The Lifetime Pay premiums are paid for life, the 10 Pay premiums are paid for ten years after issue, and the To Age 65 premiums are paid until the policy anniversary nearest the insured's 65th birthday. The Lifetime Pay and 10 Pay premium paying period options are offered at issue ages 18-79; while the To Age 65 premium paying period option is only offered at issue ages 18-54.

Two indexing options are available. The first option, called the Automatic Benefit Increase option, is a level premium product with the monthly limit and the Benefit Account Value remaining indexing at 3%, 4%, or 5% per year. The insured chooses the indexing percentage at issue.

The second option, called the Automatic Additional Purchase Benefit, provides a level benefit while the insured does not require LTC benefits. The monthly limit and the Benefit Account Value remaining begin indexing at 5% per year if and when the insured is on claim. Also under this option, the insured has the option of purchasing an additional amount of coverage, equal to 5% of the prior year's monthly limit, each year while not on claim. This additional coverage also increases the Benefit Account Value. The premiums for the additional coverage are level and are based on the insured's current attained age. The insured can continue to purchase the additional coverage under this option until the insured has refused two of the optional increases in coverage.

All plans include the waiver of premium benefit.

An optional non-forfeiture benefit and survivorship benefit are also available. The non-forfeiture benefit, called Paid-Up Nonforfeiture Benefit, provides paid-up coverage when premium payments stop on or after the third policy anniversary via a smaller aggregate benefit amount. Although we are filing for a premium rate increase, the premiums under the non-forfeiture benefit are not changing at this time.

The survivorship benefit, called the Survivorship Benefit, is a benefit that can be purchased when two spouses or companions each purchase an NLTC long-term care policy. Beginning at the death of the first insured, this benefit will change the status of the second insured's policy to fully paid up.

Three underwriting classes exist: standard, class 1, and class 2. The policy is participating.

6. Renewability

All policy forms listed above are guaranteed renewable.

7. Applicability

This filing is applicable to in force policies only, as this policy form is no longer being sold in your state or nationwide. The premium changes will apply to the base form as well as to all applicable additional benefits, other than the non-forfeiture benefit as described above. The premium change will also apply to future purchase option elections under the Automatic Additional Purchase Benefit. The premium changes will not apply to policies which have already reached paid-up status.

The company remains in the market, and currently sells similar long-term care insurance.

8. Marketing Method

All policy forms listed above were marketed by Northwestern Mutual's (parent company of NLTC) career captive field force.

9. Issue Age Ranges

Issue ages are from 18 to 79.

10. Actuarial Assumptions – Updated

This section includes the current assumptions used to justify the premium rate increase. These assumptions do not include any margin for adverse experience.

A. Morbidity - Updated

Claim costs from Milliman's 2014 edition of the Long Term Care Guidelines were used for morbidity estimates. The Guidelines have been developed in conjunction with professionals in several Milliman offices and reflect actual experience of various carriers, numerous studies of non-insurance data and judgment. The guidelines are a continually evolving rating structure that are modified as more experience becomes available.

The 2014 Milliman Guidelines were tailored to reflect NLTC's underwriting standards and claims administration practices. Milliman develops morbidity selection factors for three levels of underwriting: looser underwriting, average underwriting, and stricter underwriting. Milliman determined after analyzing NLTC's underwriting standards and practices that we fall in the stricter underwriting category. Milliman also came in to look at our claims administration practices to adjust the 2014 Milliman Guidelines in order to be more in line with how we administer long-term care claims.

An internal review of Milliman's underwriting categories was also performed to ensure that we agreed with their assessment based on their underwriting criteria. This review led to the conclusion that the categorization of our underwriting standards as "strict" was appropriate. In addition, our Actuarial and Underwriting Departments continually review and monitor the underwriting criteria of other LTC

carriers compared to our own underwriting standards. Based on those reviews we believe that our underwriting criteria is stricter than the average LTC carrier in the industry. The claims administration of our LTC block was brought in-house from a 3rd party administrator some years ago. We made enhancements to the consistency of claims adjudication, and considered these enhancements in determining the appropriateness of the morbidity assumptions used.

Final adjustments were made to morbidity recognizing anticipated morbidity differences due to a review of NLTC's specific product design such as the comprehensive coverage provided, a lifetime elimination period, pooled benefits structure, and a monthly benefit limit (vs. daily benefit limit).

We also reviewed how the 2014 Milliman Guidelines compare to our own limited amount of long-term care claims data and our cash claim payments are in line with the expected basis. Since the 2014 Guidelines provided by Milliman were based on long-term care policies with specific benefits equal to what this policy form offers, our overall morbidity experience to-date, although limited and not credible, does not call into question the validity of the 2014 Milliman Guidelines for this block of business.

No morbidity improvement was assumed in pricing.

Appendix I shows a sample of claim costs used in determining the premium rate increase.

B. Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate. Normal renewal commission rates will be applied on any increase in premium.

C. Mortality - Updated

Our mortality assumptions were developed using internal company experience and include underwriting selection factors. Mortality improvement is also assumed through attained age 105.

In comparing the pricing mortality table used to the 1994 Group Annuitant Mortality (94 GAM) table prescribed for valuation, the pricing ultimate rates are more conservative for the majority of issue ages. However, the biggest difference between the two tables is not the ultimate rates but that the pricing mortality recognizes lower mortality rates on recently underwritten business (mortality selection) and improved mortality over time (mortality improvement). Thus, the pricing mortality is more conservative than the prescribed table for valuation (94 GAM) which does not have selection or improvement.

D. Lapse – Updated

Updated Lapse Rates		
Policy Year	Lifetime Pay	Limited Pay
1	3.500%	2.500%
2	4.300%	1.000%
3	2.900%	0.500%
4	2.200%	0.000%
5	1.700%	0.000%
6	1.500%	0.000%
7	1.200%	0.000%
8	1.050%	0.000%
9	0.900%	0.000%
10	0.800%	0.000%
11	0.700%	0.000%
12	0.600%	0.000%
13	0.575%	0.000%
14	0.550%	0.000%
15	0.525%	0.000%
16+	0.500%	0.000%

Lapse Adjustment by Issue Age - These multipliers remain the same as those used for the original pricing.

Lapse Adjustment for Paid-Up Nonforfeiture Benefit - These multipliers remain the same as those used for the original pricing.

E. Automatic Additional Purchase Benefit (AAPB) Election Rate

As described in section 5, with the AAPB benefit the insured has the option of purchasing an additional amount of coverage at the insured's current attained age while not on claim. Current AAPB election rate assumptions are outlined below and vary depending on the number of past AAPB refusals.

No Prior Refusals		One Prior Refusals	
Duration	Election Rate	Duration Since 1st Refusal	Election Rate
1	90%	1	55%
2-10	95%	2	78%
11	94%	3	82%
12	93%	4	85%
13	92%	5	88%
14	91%	6+	90%
15+	90%		

Note that no AAPB assumption is necessary to determine the appropriate premium rates to charge as the attained age rates are set equal to the issue age rates for the same age. Therefore, there was no explicit AAPB assumption made at initial pricing. However, the rate of AAPB elections can affect the loss ratio projections in Exhibit 1 and are therefore documented here.

F. Interest

Discounting and accumulating of earned premiums and incurred claims for the purpose of calculating historical, future anticipated and lifetime loss ratios was performed using a discount rate of 4%. This rate represents the average maximum valuation interest rate for all of the policy forms we are currently requesting a rate increase on (i.e., the RR, RS, and TT series of policy forms).

G. Distribution

Distribution of Business by Issue Age:

<u>Issue Age</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
25	1%	3%
30	1%	3%
35	2%	4%
40	9%	6%
52	33%	37%
57	25%	23%
62	17%	16%
67	7%	6%
72	2%	1%
77	1%	0%
Average Issue Age	53.5	52.4

Distribution of Business by Plan:

<u>Benefit Period (Years)</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
3	9%	11%
6	25%	36%
Lifetime	65%	53%
<u>Elimination Period (Weeks)</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
6	3%	2%
12	88%	88%
25	6%	7%
52	3%	3%

Distribution of Business by Sex:

<u>Sex</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
Male	47%	48%
Female	53%	52%

Distribution of Business by Indexing Option:

<u>Indexing Option</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
None	15%	19%
Automatic Benefit Increase	15%	21%
Automatic Additional Purchase Benefit	70%	60%

Distribution of Business by Spousal/Companion Discount:

<u>Discount</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
Single	16%	11%
One Insured	15%	13%
Two Insured	69%	76%

Distribution of Business by Premium Paying Period:

<u>Premium Paying Period</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
Lifetime	98%	89%
To Age 65	1%	2%
10-Pay	1%	9%

11. Actuarial Assumptions - Original

The initial premium rate schedule was based on the originally filed pricing assumptions which included margin for moderately adverse experience and were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed. The original pricing assumptions for morbidity, voluntary termination rates, and mortality were as follows:

A. Morbidity - Original

Claim costs from Milliman's 2009 edition of the Long Term Care Guidelines were used for morbidity estimates. The Guidelines were developed in conjunction with professionals in several Milliman offices during the mid-2000s and reflect actual experience of various carriers at that time, numerous studies of non-insurance data and actuarial judgment. The guidelines were established with a continually evolving rating structure that allow for modifications over time as more experience becomes available.

Selection factors were applied by policy year to reflect the morbidity anticipated due to underwriting. These factors were based on experience reviewed by Milliman for benefit plans similar to NLTC with modifications to reflect the level of underwriting. For the Automatic Additional Purchase Benefit option, composite selection factors were calculated from the factors above recognizing that initial underwriting will wear off over time. Final adjustments were made to morbidity recognizing anticipated morbidity differences due to NLTC specific underwriting and product design.

B. Mortality - Original

1994 Group Annuitant Mortality (GAM)

C. Lapse - Original

Lapse Rates		
Policy Year	Lifetime Pay	Limited Pay
1	3.000%	2.500%
2	2.750%	1.000%
3	2.500%	0.500%
4	2.250%	0.000%
5	2.000%	0.000%
6	1.750%	0.000%
7	1.500%	0.000%
8	1.250%	0.000%
9	1.250%	0.000%
10	1.250%	0.000%
11	1.125%	0.000%
12	1.000%	0.000%
13	0.875%	0.000%
14	0.750%	0.000%
15	0.625%	0.000%
16+	0.500%	0.000%

Lapse Adjustment by Issue Age: The following table of multipliers was used to adjust lapse rates for policies issued at older ages.

Lapse Adjustment by Issue Age			
Policy Year	Issue Ages 18-69	Issue Ages 70-74	Issue Ages 75-79
1	100%	100%	90%
2	100%	100%	75%
3	100%	100%	60%
4	100%	100%	45%
5	100%	100%	30%
6	100%	100%	15%
7	100%	100%	0%
8	100%	100%	0%
9	100%	100%	0%
10	100%	80%	0%
11	100%	60%	0%
12	100%	40%	0%
13	100%	20%	0%
14+	100%	0%	0%

Lapse Adjustment for Paid-Up Nonforfeiture Benefit - The following table of multipliers was used to adjust lapse rates for those policies with the Paid-Up Nonforfeiture Benefit (NFB) option:

Policy Year	Lapse Adjustment Multiplier for NFB
1	50%
2	0%
3	200%
4	170%
5+	110%

12. Underwriting

Medical underwriting was required for individual policies issued under this policy form and varied by issue age. LTC underwriting takes into account conditions or combinations of medical conditions that are likely to result in an impending need for services. There were three underwriting classes for this policy form: standard, class 1, and class 2.

13. Premium Classes

There are three premium classes (Standard, Class 1 and Class 2) for these policy forms. Class 1 premiums are 35% higher than Standard and the Class 2 premiums are 70% higher than Standard.

Premiums are unisex and payable for life, except if the policy becomes paid up as described in Section 5 above. The premiums may vary according to one or more of the following policy and policyholder attributes: issue age, benefit level, benefit period, elimination period, inflation option, premium mode, premium payment duration, marital status, and additional benefits.

A spousal discount of 30% is applied if both individuals in a marriage or companion relationship have purchased a policy at the same time. For individuals whose spouse or companion chooses not to apply for NLTC coverage or is declined for coverage, the purchase individual will receive a 15% spousal discount.

A multi-life discount of 5% is also applied where policies were marketed to three or more lives of an employer/employee group or ten or more lives of an association group. This discount is available to members and retirees of these groups, as well as their parents, spouses, and spouses' parents. The multi-life discount is not a reflection of lower expected morbidity for this group, but rather the fact that commissions are roughly 5% less for these multi-life sales and we wanted to reflect that savings in our policyowners' premiums.

14. Reserve Basis

A. Base Plans

Statutory Active Life Reserves are based on the claim costs developed for this plan which reflect a margin for moderately adverse experience. A one-year preliminary term method with 1994 Group Annuitant Mortality (GAM) and 4.0% interest is used. The calculation uses 80% of the expected voluntary lapse rates for durations 1-4, and the expected voluntary lapse rates in durations 5+, with total terminations capped according to Model regulations.

Disabled life reserves use the current claim cost basis used for pricing new business. This is currently the 2014 Milliman guidelines. A 4.0% interest rate is used for claims incurred prior to 2013, and a 3.5% interest rate for claims incurred 2013 and later. Reserves are grossed up for claims administration expenses.

B. Paid-Up Nonforfeiture Benefit

Paid-Up Nonforfeiture Benefit Reserves use the same assumptions as the base plan except where noted below. Active life reserves are equal to:

- a. The greater of:
 - 1. The LTC active life reserve, and
 - 2. The lapse benefit
- plus
- b. The Paid-Up Nonforfeiture Benefit Reserve

where:

The LTC active life reserve is consistent with the base policy.

The lapse benefit is equal to the present value of future claims for an insured if the policy is lapsed in the following year.

The Paid-Up Nonforfeiture Benefit Reserve is equal to the present value of future claims for all insureds currently in paid-up status.

C. Additional Actuarial Reserves

The company focuses on asset adequacy testing for its LTC block overall, rather than on premium deficiency reserves for any particular series. Additional actuarial reserves due to asset adequacy testing have been held since 2012, and as of December 31, 2016, \$265 million was held for the LTC product line.

Appendix I – Sample Claim Costs (Repricing without Margin for Moderately Adverse Experience)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.
Does not reflect margin for adverse experience.

Sample Claim Costs Per \$1,000 of Monthly Benefit								
3 Year Benefit Period: No Indexing; by Elimination Period (weeks)								
Attained	<u>Male</u>				<u>Female</u>			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	19.098	16.842	14.162	11.351	14.240	12.488	10.384	8.158
65	49.238	43.303	36.164	28.409	52.435	46.284	38.868	30.639
75	190.828	167.536	138.749	105.275	237.535	211.012	178.885	141.806
85	780.438	684.581	564.353	419.194	1,111.973	991.323	844.954	671.633
95	1,652.962	1,423.646	1,130.887	786.643	2,694.664	2,389.954	2,013.617	1,553.058

Sample Claim Costs Per \$1,000 of Monthly Benefit								
6 Year Benefit Period: No Indexing; by Elimination Period (weeks)								
Attained	<u>Male</u>				<u>Female</u>			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	33.090	29.393	24.984	20.200	24.394	21.602	18.263	14.668
65	82.331	72.854	61.407	48.666	89.179	79.238	67.270	53.842
75	301.105	265.247	220.738	168.440	402.510	358.928	306.080	244.675
85	1,192.921	1,048.449	866.540	646.179	1,865.098	1,665.056	1,420.775	1,129.193
95	2,377.784	2,053.885	1,639.301	1,148.921	4,231.029	3,750.024	3,149.859	2,412.098

Sample Claim Costs Per \$1,000 of Monthly Benefit								
Lifetime Benefit Period: No Indexing; by Elimination Period (weeks)								
Attained	<u>Male</u>				<u>Female</u>			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	53.020	47.546	41.069	33.894	43.716	39.266	34.024	28.295
65	127.089	113.567	97.364	79.036	151.508	136.157	117.959	97.487
75	433.331	385.252	326.021	256.057	644.320	579.339	501.652	411.619
85	1,657.306	1,469.632	1,235.647	952.132	2,849.201	2,561.328	2,214.287	1,802.641
95	3,295.815	2,885.196	2,364.184	1,740.021	6,191.692	5,534.897	4,726.402	3,740.136

Appendix I– Sample Claim Costs (cont.)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.
Does not reflect margin for adverse experience.

Sample Claim Costs Per \$1,000 of Monthly Benefit								
3 Year Benefit Period: With 5% Indexing; by Elimination Period (weeks)								
Attained	<u>Male</u>				<u>Female</u>			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	20.386	18.099	15.443	12.673	15.172	13.397	11.306	9.097
65	52.504	46.483	39.384	31.665	55.944	49.702	42.335	34.162
75	203.189	179.515	150.766	116.971	253.780	226.835	194.923	158.114
85	830.252	732.721	612.364	464.826	1,189.008	1,066.333	920.916	748.747
95	1,749.383	1,516.285	1,222.223	868.373	2,876.470	2,566.176	2,190.355	1,726.025

Sample Claim Costs Per \$1,000 of Monthly Benefit								
6 Year Benefit Period: With 5% Indexing; by Elimination Period (weeks)								
Attained	<u>Male</u>				<u>Female</u>			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	37.017	33.114	28.567	23.657	27.232	24.294	20.865	17.194
65	91.627	81.644	69.837	56.667	99.524	89.038	76.710	62.929
75	332.185	294.515	248.578	193.982	449.293	403.189	348.587	285.282
85	1,309.453	1,157.942	970.208	739.274	2,079.631	1,867.597	1,614.406	1,311.733
95	2,577.323	2,240.753	1,815.054	1,299.582	4,670.878	4,163.200	3,540.756	2,766.340

Sample Claim Costs Per \$1,000 of Monthly Benefit								
Lifetime Benefit Period: With 5% Indexing; by Elimination Period (weeks)								
Attained	<u>Male</u>				<u>Female</u>			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	65.683	59.304	51.947	43.843	57.702	52.253	46.039	39.354
65	153.715	138.290	120.232	99.824	194.293	175.888	154.716	131.219
75	503.883	450.764	386.620	310.330	794.501	718.795	630.662	529.405
85	1,892.668	1,688.183	1,437.824	1,131.293	3,400.299	3,073.055	2,687.660	2,232.044
95	3,678.049	3,240.061	2,692.349	2,023.929	7,127.815	6,404.122	5,530.446	4,458.674

Appendix II– Sample Claim Costs (Original Pricing without Margin for Moderately Adverse Experience)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.
Does not reflect margin for adverse experience.

Sample Claim Costs Per \$1,000 of Monthly Benefit								
3 Year Benefit Period: No Indexing, by Elimination Period (weeks)								
Attained	Male				Female			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	22.420	19.681	16.234	13.475	15.901	13.831	11.220	9.084
65	51.931	45.086	36.234	28.366	56.402	49.023	39.608	31.608
75	182.380	157.430	125.080	94.937	225.182	196.807	160.329	127.620
85	662.010	567.876	443.223	318.195	1,029.806	902.063	735.593	580.549
95	1,364.982	1,152.939	876.463	603.157	2,457.969	2,153.865	1,758.321	1,372.705

Sample Claim Costs Per \$1,000 of Monthly Benefit								
6 Year Benefit Period: No Indexing, by Elimination Period (weeks)								
Attained	Male				Female			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	35.168	30.963	25.607	21.130	24.774	21.702	17.804	14.581
65	76.089	66.309	53.610	42.217	85.597	74.818	60.987	49.061
75	253.984	219.628	174.808	132.599	335.765	294.220	240.518	192.016
85	874.975	751.096	586.728	422.156	1,493.069	1,308.004	1,065.401	836.688
95	1,772.567	1,500.955	1,145.328	792.625	3,437.365	3,006.521	2,442.158	1,889.077

Sample Claim Costs Per \$1,000 of Monthly Benefit								
Lifetime Benefit Period: No Indexing, by Elimination Period (weeks)								
Attained	Male				Female			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	53.857	47.451	39.268	32.371	41.315	36.374	30.109	24.983
65	112.902	98.509	79.801	62.994	134.696	118.134	96.892	78.705
75	356.273	308.098	245.178	185.835	504.260	442.421	362.443	290.456
85	1,198.973	1,028.939	803.259	577.406	2,125.246	1,860.943	1,514.105	1,186.705
95	2,409.420	2,039.603	1,555.084	1,074.353	4,760.903	4,160.253	3,372.542	2,600.110

Appendix II – Sample Claim Costs (cont.)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.
Does not reflect margin for adverse experience.

Sample Claim Costs Per \$1,000 of Monthly Benefit								
3 Year Benefit Period: With 5% Indexing, by Elimination Period (weeks)								
Attained	<u>Male</u>				<u>Female</u>			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	24.600	21.814	18.360	15.696	17.405	15.301	12.682	10.594
65	56.776	49.806	40.892	33.041	61.700	54.195	44.736	36.849
75	199.069	173.657	141.022	110.587	246.582	217.678	180.980	148.569
85	720.577	624.631	498.569	370.597	1,127.751	997.450	829.691	675.071
95	1,480.743	1,265.056	985.642	704.848	2,692.324	2,381.591	1,981.887	1,593.833

Sample Claim Costs Per \$1,000 of Monthly Benefit								
6 Year Benefit Period: With 5% Indexing, by Elimination Period (weeks)								
Attained	<u>Male</u>				<u>Female</u>			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	40.663	36.209	30.611	26.063	28.596	25.356	21.302	18.053
65	87.037	76.758	63.562	51.845	98.418	87.066	72.682	60.530
75	288.125	252.176	205.699	161.834	385.377	341.568	285.626	235.881
85	983.249	854.340	684.615	512.752	1,706.913	1,511.772	1,258.830	1,022.071
95	1,981.558	1,700.429	1,334.595	965.828	3,911.115	3,457.511	2,869.179	2,293.217

Sample Claim Costs Per \$1,000 of Monthly Benefit								
Lifetime Benefit Period: With 5% Indexing, by Elimination Period (weeks)								
Attained	<u>Male</u>				<u>Female</u>			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	66.815	59.669	50.656	43.258	53.908	48.202	41.081	35.518
65	137.069	121.336	101.120	83.171	170.268	151.622	128.048	108.489
75	419.057	367.708	301.230	238.389	619.691	551.371	464.136	387.224
85	1,385.424	1,206.606	971.090	732.839	2,531.735	2,246.039	1,875.232	1,527.585
95	2,761.476	2,375.818	1,873.556	1,367.068	5,584.030	4,942.029	4,108.029	3,290.544

Appendix III – Ratio of Current to Original Claim Costs

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.
Does not reflect margin for adverse experience.

Sample Claim Costs Per \$1,000 of Monthly Benefit								
3 Year Benefit Period: No Indexing; by Elimination Period (weeks)								
Attained	<u>Male</u>				<u>Female</u>			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	85%	86%	87%	84%	90%	90%	93%	90%
65	95%	96%	100%	100%	93%	94%	98%	97%
75	105%	106%	111%	111%	105%	107%	112%	111%
85	118%	121%	127%	132%	108%	110%	115%	116%
95	121%	123%	129%	130%	110%	111%	115%	113%

Sample Claim Costs Per \$1,000 of Monthly Benefit								
6 Year Benefit Period: No Indexing; by Elimination Period (weeks)								
Attained	<u>Male</u>				<u>Female</u>			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	94%	95%	98%	96%	98%	100%	103%	101%
65	108%	110%	115%	115%	104%	106%	110%	110%
75	119%	121%	126%	127%	120%	122%	127%	127%
85	136%	140%	148%	153%	125%	127%	133%	135%
95	134%	137%	143%	145%	123%	125%	129%	128%

Sample Claim Costs Per \$1,000 of Monthly Benefit								
Lifetime Benefit Period: No Indexing; by Elimination Period (weeks)								
Attained	<u>Male</u>				<u>Female</u>			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	98%	100%	105%	105%	106%	108%	113%	113%
65	113%	115%	122%	125%	112%	115%	122%	124%
75	122%	125%	133%	138%	128%	131%	138%	142%
85	138%	143%	154%	165%	134%	138%	146%	152%
95	137%	141%	152%	162%	130%	133%	140%	144%

Appendix III – Ratio of Current to Original Claim Costs (cont.)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.
Does not reflect margin for adverse experience.

Sample Claim Costs Per \$1,000 of Monthly Benefit								
3 Year Benefit Period: With 5% Indexing; by Elimination Period (weeks)								
Attained	<u>Male</u>				<u>Female</u>			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	83%	83%	84%	81%	87%	88%	89%	86%
65	92%	93%	96%	96%	91%	92%	95%	93%
75	102%	103%	107%	106%	103%	104%	108%	106%
85	115%	117%	123%	125%	105%	107%	111%	111%
95	118%	120%	124%	123%	107%	108%	111%	108%

Sample Claim Costs Per \$1,000 of Monthly Benefit								
6 Year Benefit Period: With 5% Indexing; by Elimination Period (weeks)								
Attained	<u>Male</u>				<u>Female</u>			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	91%	91%	93%	91%	95%	96%	98%	95%
65	105%	106%	110%	109%	101%	102%	106%	104%
75	115%	117%	121%	120%	117%	118%	122%	121%
85	133%	136%	142%	144%	122%	124%	128%	128%
95	130%	132%	136%	135%	119%	120%	123%	121%

Sample Claim Costs Per \$1,000 of Monthly Benefit								
Lifetime Benefit Period: With 5% Indexing; by Elimination Period (weeks)								
Attained	<u>Male</u>				<u>Female</u>			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	98%	99%	103%	101%	107%	108%	112%	111%
65	112%	114%	119%	120%	114%	116%	121%	121%
75	120%	123%	128%	130%	128%	130%	136%	137%
85	137%	140%	148%	154%	134%	137%	143%	146%
95	133%	136%	144%	148%	128%	130%	135%	135%

Actuarial Certification

I, Gregory Gurlik, am an Actuary and an officer of the Northwestern Long Term Care Insurance Company and am a member in good standing of the American Academy of Actuaries. I wrote the Actuarial Memorandum for the rate increase filing for form TT.LTC.ML.(1010). The assumptions used as stated in this memorandum are reasonable and realistic for this product. To the best of my knowledge and judgment, this filing complies with the laws and regulations of your state and the benefits are reasonable in relation to the premiums charged.



Actuary

January 10, 2018

Date

NORTHWESTERN LONG TERM CARE INSURANCE COMPANY

EXPERIENCE EXHIBITS

CONTENTS

1.	Credibility Standards & Practices	2
2.	Morbidity	2
	Exhibit 1 – NLTC Partial Credibility Estimates – Claim Incidence (Nationwide)	3
	Exhibit 2 - Actual to Current Expected Cash Claims	4
	Exhibit 3 - Actual to Current Expected Claim Incidence	5
	Exhibit 4 - Actual to Original TT10 Series Expected Claim Incidence	5
	Exhibit 5 - Actual to Original RR and RS Series Expected Claim Incidence	6
	Exhibit 6 - Actual to Current Expected Claim Resolutions	7
	Exhibit 7 - Actual to Original TT10 Series Expected Claim Resolutions	7
	Exhibit 8 - Actual to Original RR and RS Series Expected Claim Resolutions	8
	Exhibit 9 - Actual to Current Expected Claim Utilization	8
	Exhibit 10 - Actual to Original TT10 Series Expected Claim Utilization	9
	Exhibit 11 - Actual to Original RR and RS Series Expected Claim Utilization	9
3.	Terminations (Mortality & Lapses)	9
	Exhibit 12 - Actual to Current Expected Total Terminations	11
	Exhibit 13 - Actual to Original TT10 Series Expected Total Terminations	11
	Exhibit 14 - Actual to Original RR and RS Series Expected Total Terminations	12

1. Credibility Standards & Practices

When analyzing the credibility of our own long-term care incidence and termination experience we typically apply a common method of measuring credibility called the “Limited Fluctuation Method” with $P=90\%$ and $k=3\%$. As described on page 26 in the [American Academy of Actuaries’ Credibility Practice Note](#), a company would need 3,007 claims to be fully credible based on this standard which is a typical threshold we use for full credibility. The Limited Fluctuation Method also defines a partial credibility factor called $Z = \text{SQRT}(N/N_f)$ (where $0 \leq Z \leq 1$), as described on page 8-29 of the following SoA Study Note ([C-21-01 Study Note - Society of Actuaries](#)) where N is the number of observed claims and N_f is the number of claims for full credibility.

Section 3.5 of the [Actuarial Standard of Practice #25](#) states that “In carrying out credibility procedures, the actuary should consider the homogeneity of both the subject experience and the relevant experience. Within each set of experience, there may be segments that are not representative of the experience set as a whole.” Given that long-term care experience (morbidity, mortality, lapses, etc.) can vary greatly by many different factors (such as issue age, duration, gender, etc.), we believe it is appropriate to analyze experience only after broken down into homogeneous groups which are expected to have similar rates of experience (e.g., claim rates, termination rates, etc.).

Throughout the insurance industry there is undoubtedly a wealth of information regarding credibility practices, methodologies, and actuarial opinions and there is certainly no one “right” credibility standard. As always, actuarial judgement is required in the setting of any assumptions.

2. Morbidity

NLTC does not conduct full morbidity studies every year. The last full morbidity study was conducted in 2016 based on experience through 2015. This section reflects the results of that study.

NLTC has a young block of business with limited claims experience. There have only been about 1,900 total claims nationwide from product inception (1998) through 12/31/15 that have met the elimination period. In Pennsylvania, there have only been 64 claims that have ever met the elimination period. Our claims experience has been in the early durations (exposure weighted average duration = 5) and younger attained ages (exposure weighted average attained age = 58), with virtually no claims experience at attained ages 80+ where the bulk of LTC claims are expected to occur and the true financial cost of LTC insurance will ultimately be realized. Therefore, we have not relied on our own internal claims experience to develop the morbidity assumptions used in this rate increase filing (or any new issue filing to date). Instead, we have relied on the 2014 Milliman Guidelines (as described in the Actuarial Memorandum) for our current morbidity assumptions and attribute all credibility to those assumptions.

Exhibit 1 provides credibility estimates for our claim incidence experience from inception through 12/31/2015 using the Limited Fluctuation Method and the 3,007 claims standard described above. These claims are broken down by relatively homogeneous groups of issue ages, durations, and genders. As shown, the level of credibility is quite small for any given segment. The claims experience could arguably be broken down into further segments that one would reasonable expect to exhibit a different level of claims experience (e.g., benefit

period, spousal discount, etc.) but we felt that this sufficiently demonstrated our overall lack of credibility.

Exhibit 1 – NLTC Partial Credibility Estimates – Claim Incidence (Nationwide)

Tables of Partial Credibility Factors ($Z = \text{Min}[1, \text{SQRT}(N/N_f)]$)

$N = \#$ of Actual NLTC Claims

$N_f =$ Claims needed for full credibility = 3,007 (with $P = 90\%$ & $k = 3\%$)

 = Typical Claim Ages, 80+

Based on NLTC Inception through 12/31/15 Experience

Males						Females					
Dur	Issue Age					Dur	Issue Age				
	<40	40-49	50-59	60-69	70-80		<40	40-49	50-59	60-69	70-80
1-5	3%	5%	12%	14%	13%	1-5	4%	4%	14%	17%	19%
6-10	0%	6%	13%	21%	21%	6-10	2%	6%	14%	24%	28%
11-15	0%	3%	9%	20%	18%	11-15	0%	2%	13%	24%	23%
16-20	0%	0%	0%	4%	4%	16-20	0%	0%	0%	4%	4%
21-25	0%	0%	0%	0%	0%	21-25	0%	0%	0%	0%	0%
26-30	0%	0%	0%	0%	0%	26-30	0%	0%	0%	0%	0%
31-35	0%	0%	0%	0%	0%	31-35	0%	0%	0%	0%	0%
36-40	0%	0%	0%	0%	0%	36-40	0%	0%	0%	0%	0%
41-45	0%	0%	0%	0%	0%	41-45	0%	0%	0%	0%	0%
46-50	0%	0%	0%	0%	0%	46-50	0%	0%	0%	0%	0%
51+	0%	0%	0%	0%	0%	51+	0%	0%	0%	0%	0%

In addition, and more importantly, this analysis demonstrates that we have very little experience at the attained ages where the bulk of LTC claims typically occur (attained ages 80+, which are highlighted in the tables). Claims at these older attained ages are the primary driver of the overall costs of long-term care insurance. To put this into context, most of our LTC sales are to issue ages less than 60 (representing about 70% of all of our exposure years), and it will be some time before we begin to see a meaningful amount of attained age 80+ claims.

For long term care, credibility on incidence emerges first and the credibility of claim resolution and utilization comes later. Because we do not consider our own incidence experience credible we also do not consider our resolution or utilization experience credible either.

Even though our own internal morbidity experience is not credible, we do monitor our own emerging experience and compare it to the 2014 Milliman Guidelines, which have been adjusted for our product design, underwriting and claims administration practices.

As shown in Exhibit 2 below our limited experience has been consistent with the 2014 Milliman Guidelines when comparing overall cash claim payments. Cash claims is the combination of claim incidence, resolution and utilization and represents the overall cash impact on our financials. As shown, our total cash claim payments to date are in line with the 2014 Milliman Guidelines with an overall actual-to-expected (A/E) ratio of 105%, which does not call into question the use of the 2014 Milliman Guidelines and attributing all credibility to those assumptions.

For context, the 2014 Milliman Guidelines are based on \$18 billion of cash claims while NLTC has paid only \$174 million in cash claims (adjusted for IBNR) since inception, which is less than 1% of the experience that the 2014 Milliman Guidelines are based on.

To maximize the actual experience in the following exhibits all NLTC experience from the inception of the product line through 12/31/15 is included (even the experience of policy forms where no increase is being requested).

Exhibit 2 - Actual to Current Expected Cash Claims

Actual = NLTC Inception through 12/31/15

Expected = Current Assumptions (2014 Milliman)

Nationwide

Calendar			
Year	Actual	Expected	A / E
Pre-2005	1,100,424	1,271,672	87%
2005	1,720,079	2,045,659	84%
2006	2,975,789	3,107,285	96%
2007	4,681,469	4,521,852	104%
2008	6,369,552	6,365,118	100%
2009	9,509,582	8,703,030	109%
2010	13,398,062	11,587,755	116%
2011	17,307,568	15,115,101	115%
2012	21,120,117	19,394,042	109%
2013	25,831,290	24,588,820	105%
2014	31,078,581	30,791,533	101%
2015*	39,040,149	38,073,677	103%
Total	174,132,661	165,565,545	105%

* Includes an adjustment for incurred but not reported (IBNR)

In addition to the aggregate cash claims, comparisons of actual experience to the 2014 Milliman Guideline morbidity assumptions by component (incidence, resolutions and utilization) are also provided in the following exhibits.

Claim incidence rates are a fundamental morbidity measure indicating the rate at which insureds go on claim. A policy is considered to be a claim once the elimination period is met. An A/E claim incidence ratio above 100% means there have been more actual incidences of claims for that period than the expected basis would have anticipated (and vice versa). However, since our NLTC policies are reimbursement products, a higher number of claims alone does not mean there will ultimately be a higher dollar amount of claim payments made.

Exhibit 3 - Actual to Current Expected Claim Incidence

Actual = NLTC Inception through 12/31/15

Expected = Current Assumptions (2014 Milliman)

Nationwide

Policy Year	Issue Ages									
	< 50		50-59		60-69		> 69		All	
	Actual Claims	A / E	Actual Claims	A / E	Actual Claims	A / E	Actual Claims	A / E	Actual Claims	A / E
1-3	9	63%	48	72%	57	50%	58	59%	172	59%
4-6	15	90%	77	80%	136	76%	157	91%	385	83%
7-9	13	74%	69	60%	188	86%	256	123%	526	94%
10+	7	40%	96	72%	375	109%	333	119%	811	103%
Total	44	67%	290	70%	756	89%	804	106%	1,894	90%
Exposure Years	334,294		651,827		363,472		50,616		1,400,209	
	24%		47%		26%		4%		100%	

Exhibit 4 - Actual to Original TT10 Series Expected Claim Incidence

Actual = NLTC Inception through 12/31/15

Expected = TT10 Series Original Assumptions

Nationwide

Policy Year	Issue Ages									
	< 50		50-59		60-69		> 69		All	
	Actual Claims	A / E	Actual Claims	A / E	Actual Claims	A / E	Actual Claims	A / E	Actual Claims	A / E
1-3	9	85%	48	86%	57	50%	58	71%	172	65%
4-6	15	155%	77	102%	136	72%	157	107%	385	91%
7-9	13	148%	69	82%	188	89%	256	155%	526	111%
10+	7	64%	96	85%	375	125%	333	156%	811	125%
Total	44	110%	290	88%	756	93%	804	133%	1,894	105%
Exposure Years	334,294		651,827		363,472		50,616		1,400,209	
	24%		47%		26%		4%		100%	

Exhibit 5 - Actual to Original RR and RS Series Expected Claim Incidence

Actual = NLTC Inception through 12/31/15

Expected = RR and RS Series, Original Assumptions
Nationwide

Policy Year	Issue Ages									
	< 50		50-59		60-69		> 69		All	
	Actual Claims	A / E	Actual Claims	A / E	Actual Claims	A / E	Actual Claims	A / E	Actual Claims	A / E
1-3	9	98%	48	103%	57	59%	58	66%	172	71%
4-6	15	183%	77	120%	136	71%	157	97%	385	90%
7-9	13	175%	69	93%	188	80%	256	132%	526	103%
10+	7	73%	96	85%	375	94%	333	121%	811	100%
Total	44	128%	290	97%	756	82%	804	112%	1,894	95%
Exposure Years	334,294		651,827		363,472		50,616		1,400,209	
	24%		47%		26%		4%		100%	

Claim resolutions are another fundamental morbidity measure that indicates the percentage of claims that resolve (or terminate) due to death or recovery each month after the elimination period has been met. Similar to claim incidence rates, claim resolution rates are on a count basis. Claim resolution rates lower than expected indicate that claimants are staying on claim longer than the expected basis would have anticipated (and vice versa). However, since our NLTC policies are reimbursement products, a lower resolutions rate alone does not mean there will ultimately be a higher dollar amount of claim payments made.

Exhibit 6 - Actual to Current Expected Claim Resolutions

Actual = NLTC Inception through 12/31/15

Expected = Current Assumptions (2014 Milliman)
Nationwide

Claim Month	Actual Resolutions	A / E
1-6	286	80%
7-12	186	87%
13-18	105	68%
19-24	93	76%
25-30	59	66%
31-36	77	95%
37-42	42	64%
43-48	28	61%
49-54	24	78%
55-60	21	65%
61+	44	80%
Total	965	77%

Exhibit 7 - Actual to Original TT10 Series Expected Claim Resolutions

Actual = NLTC Inception through 12/31/15

Expected = TT10 Series Original Assumptions
Nationwide

Claim Month	Actual Resolutions	A / E
1-6	286	56%
7-12	186	60%
13-18	105	47%
19-24	93	55%
25-30	59	49%
31-36	77	68%
37-42	42	45%
43-48	28	40%
49-54	24	50%
55-60	21	44%
61+	44	58%
Total	965	54%

Exhibit 8 - Actual to Original RR and RS Series Expected Claim Resolutions

Actual = NLTC Inception through 12/31/15

Expected = RR and RS Series Original Assumptions
Nationwide

Claim Month	Actual Resolutions	A / E
1-6	286	42%
7-12	186	48%
13-18	105	39%
19-24	93	47%
25-30	59	43%
31-36	77	62%
37-42	42	43%
43-48	28	37%
49-54	24	48%
55-60	21	47%
61+	44	61%
Total	965	45%

Claim utilization measures the percentage of the maximum available benefit reimbursed each day/month a policy is on claim. Since our LTC policies are reimbursement products we do not expect insureds to use 100% of the maximum available benefit while on claim. Low claim utilization can help offset higher claim incidence or lower claim resolution (or vice versa). Claim utilization is the only morbidity fundamental measured on a dollar basis.

Exhibit 9 - Actual to Current Expected Claim Utilization

Actual = NLTC Inception through 12/31/15

Expected = Current Assumptions (2014 Milliman)
Nationwide

Policy Year	Actual Paid Claims*	Actual Utilization	Expected Utilization	A / E
1-3	2,442,742	54%	71%	76%
4-6	18,393,536	58%	74%	79%
7-9	43,941,364	64%	75%	85%
10+	109,355,019	66%	78%	86%
Total	174,132,661	65%	76%	85%

* Includes an adjustment for incurred but not reported (IBNR)

Exhibit 10 - Actual to Original TT10 Series Expected Claim Utilization

Actual = NLTC Inception through 12/31/15

Expected = TT10 Series Original Assumptions
Nationwide

Policy Year	Actual Paid Claims*	Actual Utilization	Expected Utilization	A / E
1-3	2,442,742	54%	91%	59%
4-6	18,393,536	58%	96%	60%
7-9	43,941,364	64%	97%	66%
10+	109,355,019	66%	96%	69%
Total	174,132,661	65%	96%	67%

* Includes an adjustment for incurred but not reported (IBNR)

Exhibit 11 - Actual to Original RR and RS Series Expected Claim Utilization

Actual = NLTC Inception through 12/31/15

Expected = RR and RS Series Original Assumptions
Nationwide

Policy Year	Actual Paid Claims*	Actual Utilization	Expected Utilization	A / E
1-3	2,442,742	54%	89%	60%
4-6	18,393,536	58%	94%	62%
7-9	43,941,364	64%	96%	66%
10+	109,355,019	66%	96%	69%
Total	174,132,661	65%	96%	67%

* Includes an adjustment for incurred but not reported (IBNR)

3. Terminations (Mortality & Lapses)

In determining our mortality assumption, we have not relied directly on an analysis of our own reported LTC deaths for several reasons.

- Deaths tend to be underreported for LTC, so the deaths we do observe are not necessarily a good representation of actual true mortality.
- We only have younger attained age experience, and we know the majority of our deaths will occur (and the financial impact will be felt) at older attained ages where we have very little, if any, experience to-date.
- Although we have seen a few thousand total reported deaths since inception, the majority of those deaths are in the early policy durations where lapses dominate our total terminations by far. For example, in the first 10 policy durations over 90% of our total terminations were lapses. Given the large difference it is difficult to separate out true mortality from the total terminations.

A large portion of our LTC policyowners also own life insurance. Therefore, in lieu of relying directly on our own LTC reported deaths to develop our mortality assumption we have instead relied on an analysis of the life insurance class that those LTC policyowners were issued as a primary input into our mortality assumption. We have over 150 years of mortality experience with our life insurance block and consider that experience fully credible.

With analysis done in 2015 we were able to match nearly 120,000 LTC policies to life insurance policies, which was over half of our inforce LTC block at that time. We believe that this represents the best estimate of the expected mortality for these policyowners and the analysis resulted in significantly better expected mortality than originally assumed.

Additional analysis was performed to determine the estimated mortality for those LTC policies that did not purchase life insurance by conducting life underwriting on a sampling of a few hundred LTC policies to estimate the overall expected mortality for those policies. Our final overall mortality assumption was based on the analysis above, as well as actuarial judgment, and ended up between the matched and unmatched policy analysis.

Our lapse assumption was set to result in an overall total termination assumption that was in-line with our overall total termination experience to date, given the mortality assumption described above.

For the reasons stated above we do not believe it is valuable, at least at this point, to rely on detailed comparisons of actual reported to expected deaths or lapses either in total or by segments. Even if our individual mortality or lapse experience is a bit different from our expected assumptions in isolation, what matters is that they are reasonable in total, which they are.

Although we do not rely directly on an analysis of our own reported deaths or lapses in isolation to determine our assumptions, we do compare emerging total termination experience to total expected terminations to ensure that we are in line overall. Our most recent termination study was conducted in 2017 based on experience through 2016. In Exhibit 12 we have provided an actual to current expected comparison of mortality, lapses, and total terminations by policy duration for premium paying policies without the non-forfeiture benefit. To maximize the actual experience in the exhibit all NLTC experience from the inception of the product line through 12/31/16 is included (even the experience of policy forms where no increase is being requested).

Since our total termination A/E ratio is about 100% overall, we feel comfortable with our lapse and mortality assumptions. Note that as mentioned above, deaths tend to be underreported for LTC, and thus it is not surprising that the A/E's for mortality tend to be less than 100% and greater than 100% for lapses.

Exhibit 12 - Actual to Current Expected Total Terminations

Actual = NLTC Inception through 12/31/16; lifetime pay w/o Non-Forfeiture Benefit

Expected = Current Assumptions
Nationwide

Policy Year	Actual Lapses	Expected Lapses	A / E	Actual Deaths	Expected Deaths	A / E	Actual Terms.	Expected Terms.	A / E
1	8,629	8,478	102%	149	371	40%	8,778	8,849	99%
2	9,415	9,259	102%	237	406	58%	9,652	9,664	100%
3	5,564	5,478	102%	323	415	78%	5,887	5,892	100%
4	3,770	3,660	103%	356	426	83%	4,126	4,086	101%
5	2,447	2,281	107%	318	422	75%	2,765	2,703	102%
6	1,729	1,665	104%	361	417	87%	2,090	2,081	100%
7	1,233	1,125	110%	338	411	82%	1,571	1,536	102%
8	909	827	110%	333	401	83%	1,242	1,229	101%
9	633	601	105%	358	392	91%	991	994	100%
10	483	434	111%	328	371	88%	811	805	101%
11	341	300	114%	337	344	98%	678	643	105%
12	244	198	123%	274	313	88%	518	511	101%
13	177	140	126%	257	274	94%	434	414	105%
14	120	94	128%	227	229	99%	347	323	107%
15	73	57	127%	186	177	105%	259	234	110%
16+	60	55	109%	242	238	101%	302	293	103%
Total	35,827	34,651	103%	4,624	5,607	82%	40,451	40,258	100%

Exhibit 13 - Actual to Original TT10 Series Expected Total Terminations

Actual = NLTC Inception through 12/31/16; lifetime pay w/o Non-Forfeiture Benefit

Expected = TT10 Series Original Assumptions
Nationwide

Policy Year	Actual Lapses	Expected Lapses	A / E	Actual Deaths	Expected Deaths	A / E	Actual Terms.	Expected Terms.	A / E
1	8,629	7,267	119%	149	1,212	12%	8,778	8,479	104%
2	9,415	5,921	159%	237	1,221	19%	9,652	7,142	135%
3	5,564	4,722	118%	323	1,216	27%	5,887	5,938	99%
4	3,770	3,743	101%	356	1,209	29%	4,126	4,952	83%
5	2,447	2,683	91%	318	1,126	28%	2,765	3,809	73%
6	1,729	1,942	89%	361	1,059	34%	2,090	3,001	70%
7	1,233	1,406	88%	338	1,004	34%	1,571	2,410	65%
8	909	985	92%	333	951	35%	1,242	1,936	64%
9	633	835	76%	358	905	40%	991	1,740	57%
10	483	678	71%	328	832	39%	811	1,510	54%
11	341	482	71%	337	744	45%	678	1,226	55%
12	244	331	74%	274	652	42%	518	983	53%
13	177	213	83%	257	548	47%	434	761	57%
14	120	128	94%	227	438	52%	347	566	61%
15	73	68	107%	186	323	58%	259	391	66%
16+	60	55	109%	242	404	60%	302	459	66%
Total	35,827	31,459	114%	4,624	13,845	33%	40,451	45,304	89%

Exhibit 14 - Actual to Original RR and RS Series Expected Total Terminations
 Actual = NLTC Inception through 12/31/16; lifetime pay w/o Non-Forfeiture Benefit
 Expected = RR and RS Series Original Assumptions
 Nationwide

Policy Year	Actual Lapses	Expected Lapses	A / E	Actual Deaths	Expected Deaths	A / E	Actual Terms.	Expected Terms.	A / E
1	8,629	9,696	89%	149	1,402	11%	8,778	11,098	79%
2	9,415	7,766	121%	237	1,383	17%	9,652	9,149	105%
3	5,564	6,253	89%	323	1,351	24%	5,887	7,604	77%
4	3,770	5,098	74%	356	1,320	27%	4,126	6,418	64%
5	2,447	3,916	62%	318	1,207	26%	2,765	5,123	54%
6	1,729	3,134	55%	361	1,120	32%	2,090	4,254	49%
7	1,233	2,558	48%	338	1,051	32%	1,571	3,609	44%
8	909	2,073	44%	333	986	34%	1,242	3,059	41%
9	633	1,724	37%	358	933	38%	991	2,657	37%
10	483	1,382	35%	328	853	38%	811	2,236	36%
11	341	1,100	31%	337	760	44%	678	1,861	36%
12	244	857	28%	274	665	41%	518	1,522	34%
13	177	638	28%	257	558	46%	434	1,196	36%
14	120	450	27%	227	447	51%	347	897	39%
15	73	290	25%	186	329	56%	259	619	42%
16+	60	293	20%	242	413	59%	302	706	43%
Total	35,827	47,231	76%	4,624	14,778	31%	40,451	62,009	65%

Exhibit 2 Inforce Policies and Premium (TT2010)

The table below summarizes, as of 10/31/2017, the number of premium-paying policies inforce and the annual premium that will be affected by this rate increase in your state and nationwide.

		Original			After Previously Requested Nationwide Increase	
TT.LTC.(1010) TT.LTC.ML.(1010)	Number of Policies	Annual Premium	Average Premium		Average Premium	Average Rate Increase
Nationwide	71,708	\$190,741,839	\$2,660		\$3,367	26.6%

		Original		After Previously Approved Increase		After Currently Requested Increase		
TT.LTC.(1010) TT.LTC.ML.(1010)	Number of Policies	Annual Premium	Average Premium	Average Rate Increase	Average Premium	Average Rate Increase	Average Premium	Cumulative Average Rate Increase
Pennsylvania	1,537	\$4,132,767	\$2,689	19.2%	\$3,205	5.9%	\$3,394	26.2%

These forms were sold in Pennsylvania from April 2011 to March 2013.

The requested increase brings Pennsylvania policyowners up to the same rate table as the previously requested nationwide increase.

Exhibit 2 Inforce Policies and Premium (RR)

The table below summarizes, as of 10/31/2017, the number of premium-paying policies inforce and the annual premium that will be affected by this rate increase in your state and nationwide.

		Original			After Previously Requested Nationwide Increase	
RR.LTC.(0798) & RR.LTC.ML.(0798)	Number of Policies	Annual Premium	Average Premium		Average Premium	Average Rate Increase
Nationwide	10,459	\$31,635,190	\$3,025		\$3,859	27.6%

		Original		After Previously Approved Increase		After Currently Requested Increase		
RR.LTC.(0798) & RR.LTC.ML.(0798)	Number of Policies	Annual Premium	Average Premium	Average Rate Increase	Average Premium	Average Rate Increase	Average Premium	Cumulative Average Rate Increase
Pennsylvania	384	\$1,046,038	\$2,724	18.3%	\$3,221	5.7%	\$3,406	25.1%

These forms were sold in Pennsylvania from December 1998 to March 2002.

The requested increase brings Pennsylvania policyowners up to the same rate table as the previously requested nationwide increase.

Exhibit 2 Inforce Policies and Premium (RS)

The table below summarizes, as of 10/31/2017, the number of premium-paying policies inforce and the annual premium that will be affected by this rate increase in your state and nationwide.

		Original			After Previously Requested Nationwide Increase	
RS.LTC.(1101) RS.LTC.ML.(1101) RS.LTC.(0708) RS.LTC.ML.(0708)	Number of Policies	Annual Premium	Average Premium		Average Premium	Average Rate Increase
Nationwide	90,345	\$240,395,996	\$2,661		\$3,385	27.2%

		Original		After Previously Approved Increase		After Currently Requested Increase		
RS.LTC.(1101) RS.LTC.ML.(1101) RS.LTC.(0708) RS.LTC.ML.(0708)	Number of Policies	Annual Premium	Average Premium	Average Rate Increase	Average Premium	Average Rate Increase	Average Premium	Cumulative Average Rate Increase
Pennsylvania	2,811	\$7,447,490	\$2,649	19.1%	\$3,157	6.6%	\$3,364	27.0%

Forms RS.LTC.(1101) and RS.LTC.ML.(1101) were sold in Pennsylvania from March 2002 to February 2009.

Forms RS.LTC.(0708) and RS.LTC.ML.(0708) were sold in Pennsylvania from February 2009 to April 2011.

The requested increase brings Pennsylvania policyowners up to the same rate table as the previously requested nationwide increase.

Northwestern Long Term Care Insurance Company

Premium Calculation

- A = The **base premium rate** per \$10 of daily benefit based on the age, plan, benefit period, and beginning date.
- B = The **add-on premium rate** per \$10 of daily benefit for the **automatic benefit increase option**.
If the policy has an automatic benefit increase option with an increase other than 5%, multiply the premium rate by (the % chosen / 5). Do not round.
- C = The **add-on premium rate** per \$10 of daily benefit for the **automatic additional purchase benefit option**.
- D = The **shortened benefit period premium rate for the base** per \$10 of daily benefit based on the age, plan, benefit period, and beginning date.
- E = The **add-on shortened benefit period premium rate** per \$10 of daily benefit for the **automatic benefit increase option**.
If the policy has an automatic benefit increase option with an increase other than 5%, multiply the premium rate by (the % chosen / 5). Do not round.
- F = The **add-on shortened benefit period premium rate** per \$10 of daily benefit for the **automatic additional purchase benefit option**.
- G = The number of \$10 units (daily benefit/10).
- H = The multi-life discount factor (0.95 if applicable, 1.0 otherwise).
- I = The premium modal factor (1.0 for annual, 0.512 for semi-annual, 0.259 for quarterly, 0.087 for monthly).
- J = The spousal discount factor (0.85 if applicable, 1.0 otherwise).
- K = The **Survivorship Benefit premium percentage** that is based on the age, and the additional benefits that are present on the policy.

For each component (A through F)*, calculate the modal premium:

- Multiply the premium rate by the multi-life discount factor (H).
- Round the result to the nearest penny.
- Multiply the result by the number of \$10 units (G).
- Multiply the result by the premium modal factor (I).
- Multiply the result by the spousal discount factor (J).
- Round the result for the component to the nearest penny.
- Repeat these steps for all the applicable components A-F.
- For example, round (AxH) to the nearest penny. Then multiply this number times (GxIxJ). This is the final number to be summed for each component.

The total modal premium without the Survivorship Benefit is the sum of each of the individual components.

When the policy has the Survivorship Benefit, the following additional steps are performed to calculate the modal Survivorship Benefit Premium:

- Calculate the total modal premium for the policy using the procedure outlined above. However, do not include any premium for the Paid-Up Nonforfeiture Benefit.
- Multiply the result by the Survivorship Benefit premium percentage (K).
- Round this result to the nearest penny.

The total modal premium for the policy including the Survivorship Benefit is the sum of the total modal premium without the Survivorship Benefit and the modal Survivorship Benefit premium.

* Not all components will be applicable to all contracts.

NORTHWESTERN LONG TERM CARE INSURANCE COMPANY
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MILWAUKEE, WISCONSIN 53202

LONG-TERM CARE INSURANCE GROSS PREMIUMS
TT SERIES - FEBRUARY, 2010

Annual Premiums per \$100 of Long-Term Care Monthly Benefit

I. Premium Calculation

II. Basic Benefit and Indexing Options Benefits

TT.LTC.(1010), TT.LTC.ML.(1010), TT.LTC.ABL.(1010), TT.LTC.APB.(1010)

<u>Nursing Home Benefit</u>	<u>Home Care & Adult Day Care Benefit</u>	<u>Elimination Period</u>	<u>Benefit Period</u>	<u>Payment Plan</u>	<u>Page</u>
\$100	\$100	12	All	Lifetime	TT-R-1
\$100	\$100	12	All	10 Pay	TT-R-3
\$100	\$100	12	All	To Age 65	TT-R-5

III. Paid-Up Nonforfeiture Benefit

Form TT.LTC.NFB.(1010)

<u>Nursing Home Benefit</u>	<u>Home Care & Adult Day Care Benefit</u>	<u>Elimination Period</u>	<u>Benefit Period</u>	<u>Payment Plan</u>	<u>Page</u>
\$100	\$100	12	All	Lifetime	TT-R-6

IV. Survivorship Benefit

Form TT.LTC.SB.(1010)

<u>Premium Percentages</u>	<u>Page</u>
All	TT-R-8

Northwestern Long Term Care Insurance Company

Premium Calculation

The policy level premium is calculated as the sum of the individual benefit level premiums included in the policy. The attached rate tables include undiscounted rates with a 12 week elimination period and are given per \$100 of monthly benefit.

1. The first step is to obtain the correct benefit level premium rates applicable to the policy. The benefit level premium rates are per \$100 of monthly benefit and vary based on the premium paying period, issue age, indexing option, and benefit period.
 - Multiply each benefit level premium rate by the appropriate elimination period factor. The elimination period factors are listed below. Round the result to the nearest dime.

Option	Elimination Period Factor
6 Week	1.15
12 Week	1.00
25 Week	0.91
52 Week	0.75

- If the policy is an Automatic Benefit Increase (ABI) policy with an indexing option other than 5%, multiply each benefit level premium rate (after adjusting for the elimination period) by the appropriate indexing percentage, divided by the 5% to obtain the correct ABI premium rate. Do not round the result.
- If the policy is classified, the classified extra premium rate is calculated by taking the standard premium rate for each benefit level premium (after adjusting for the elimination period and ABI indexing percentage) multiplied by the appropriate classified extra premium factor. The classified extra premium factors are listed below. Round to the nearest penny.

Option	Classified Extra Premium Factor
Class 1	0.35
Class 2	0.70

2. In steps three through six, calculate each benefit level premium separately. In later steps, the benefit level premiums will be summed to obtain the policy level premium.
3. Multiply the benefit level premium rate by the multi-life discount factor. The multi-life discount factors are listed below. Round the result to the nearest penny.

Option	Multi-life Discount Factor
Multi-life discount	0.95
No Multi-life discount	1.00

4. Multiply the result in number three by the hundreds of dollars of maximum monthly limit (maximum monthly limit divided by 100). For example, a policy with \$5,000 maximum monthly limit would translate into \$50 hundreds ($\$5,000/100 = \50). Do not round the result.
5. Multiply the result in number four by the premium modal factor. The modal factors are listed below. Do not round the result.

Option	Premium Modal Factor
Annual	1.000
Semi-Annual	0.512
Quarterly	0.259
Monthly	0.087

6. Multiply the result in number five by the spousal/companion discount factor. The spousal discount factors are listed below. Round the result to the nearest penny. This is the adjusted benefit level premium.

Option	Spousal/Companion Discount Factor
Single	1.00
One Insured	0.85
Two Insured	0.70

7. Repeat steps three through six for each benefit level premium included in the policy.
8. If the policy does not include the Survivorship Benefit, the policy level premium is the sum of the adjusted benefit level premiums. If the policy includes the Survivorship Benefit, continue to step nine.
9. If the policy includes the Survivorship Benefit, sum the adjusted benefit level premiums excluding the Paid-Up Non-Forfeiture Benefit level premiums.
10. Multiply the sum in number nine by the applicable Survivorship Benefit premium percentage found in the tables. The correct Survivorship Benefit premium percentage can be found according to age and indexing type. Round this result to the nearest penny. This is the Survivorship Benefit level premium.
11. The policy level premium for a policy that includes the Survivorship Benefit is the sum of the adjusted benefit level premiums (including the Paid-Up Non-Forfeiture Benefit level premiums) and the Survivorship Benefit level premium.

Northwestern Long Term Care Insurance Company

Side by Side Comparison of UU.LTC.(0916) New Business Premium Rates and RR.LTC.(0798) Revised Premium Rates

The UU.LTC.(0916) policy form currently available for sale has two spousal/companion discounts available, a spousal one insured discount and a spousal two insured discount. The spousal one discount is for an individual who has a spouse or companion but their spouse or companion does not apply or is not medically approved for coverage. The spousal two discount is available for an individual if both associated spouses are medically approved for a current series policy and both policies are put in force. The RR.LTC.(0798) policy form only has one spousal/companion discount. This discount is a spousal two insured discount, where both spouses must have applied and been insurable in order to be eligible for the discount. Since the RR.LTC.(0798) does not have a spousal one discount, the premiums for the UU.LTC.(0916) spousal one premiums are compared to the RR.LTC.(0798) single premiums in this document. The UU.LTC.(0916) single and spousal two premiums are compared to the corresponding RR.LTC.(0798) single and spousal two premiums.

Premium rates under the UU.LTC.(0916) policy form are on a sex distinct basis, whereas RR.LTC.(0798) premium rates are on a sex neutral basis. In order to compare the sex neutral rates to the sex distinct rates, the following Male-Female blend has been applied to the UU.LTC.(0916) rates for each discount type, consistent with the actual in force gender mix for RR.LTC.(0798):

Single/Spousal 1: 30% Male, 70% Female

Spousal 2: 50% Male, 50% Female

The UU.LTC.(0916) policy form provides reimbursement up to a monthly limit and a 12 week elimination period, whereas the RR.LTC.(0798) form provides reimbursement up to a daily limit and a 91 day beginning date. Since the monthly amount provides greater value to the policyholder, we have reduced the UU.LTC.(0916) new business premiums by 5% for the comparisons to RR.LTC.(0798) in this document.

The RR.LTC.(0798) revised premium rates are lower than the UU.LTC.(0916) new business premium rates for all policy types and issue ages.

Northwestern Long Term Care Insurance Company

Lifetime Pay Long-Term Care Policy Annual Premium

\$155 Maximum Daily Limit for RR.LTC.(0798) Revised Sex Neutral Rates, 91 Day Beginning Date

\$4,715 Maximum Monthly Limit for UU.LTC.(0916) Sex Distinct New Business Rates - 30% Male, 70% Female Blend, 12 Week Elimination Period

No Discount/Single

3 Year Benefit Period No Indexing			
Issue Age	RR.LTC.(0798)	UU.LTC.(0916)	Difference
40	541	1,186	-54%
52	897	1,592	-44%
57	1,144	1,932	-41%
62	1,550	2,464	-37%
67	2,296	3,474	-34%
72	3,763	5,163	-27%
77	5,458	7,602	-28%

3 Year Benefit Period Automatic Benefit Increase Option			
Issue Age	RR.LTC.(0798)	UU.LTC.(0916)	Difference
40	2,624	8,417	-69%
52	3,086	7,063	-56%
57	3,390	6,982	-51%
62	3,935	7,130	-45%
67	5,007	8,341	-40%
72	7,043	10,365	-32%
77	9,057	12,804	-29%

3 Year Benefit Period Automatic Additional Purchase Benefit			
Issue Age	RR.LTC.(0798)	UU.LTC.(0916)	Difference
40	570	1,220	-53%
52	955	1,644	-42%
57	1,221	1,995	-39%
62	1,663	2,560	-35%
67	2,469	3,622	-32%
72	4,064	5,438	-25%
77	5,913	8,161	-28%

6 Year Benefit Period No Indexing			
Issue Age	RR.LTC.(0798)	UU.LTC.(0916)	Difference
40	721	1,705	-58%
52	1,215	2,377	-49%
57	1,555	2,943	-47%
62	2,113	3,842	-45%
67	3,131	5,434	-42%
72	5,137	8,122	-37%
77	8,161	12,219	-33%

6 Year Benefit Period Automatic Benefit Increase Option			
Issue Age	RR.LTC.(0798)	UU.LTC.(0916)	Difference
40	3,751	12,632	-70%
52	4,377	10,531	-58%
57	4,791	10,420	-54%
62	5,538	10,655	-48%
67	7,018	12,515	-44%
72	9,936	15,568	-36%
77	13,886	19,665	-29%

6 Year Benefit Period Automatic Additional Purchase Benefit			
Issue Age	RR.LTC.(0798)	UU.LTC.(0916)	Difference
40	787	1,809	-56%
52	1,341	2,530	-47%
57	1,727	3,156	-45%
62	2,354	4,146	-43%
67	3,505	5,931	-41%
72	5,772	8,992	-36%
77	9,209	14,130	-35%

Northwestern Long Term Care Insurance Company

Lifetime Pay Long-Term Care Policy Annual Premium

\$155 Maximum Daily Limit for RR.LTC.(0798) Revised Sex Neutral Rates, 91 Day Beginning Date

\$4,715 Maximum Monthly Limit for UU.LTC.(0916) Sex Distinct New Business Rates - 30% Male, 70% Female Blend, 12 Week Elimination Period

Spousal - One Insured Discount

3 Year Benefit Period No Indexing			
Issue Age	RR.LTC.(0798)	UU.LTC.(0916)	Difference
40	541	1,127	-52%
52	897	1,512	-41%
57	1,144	1,836	-38%
62	1,550	2,341	-34%
67	2,296	3,300	-30%
72	3,763	4,905	-23%
77	5,458	7,222	-24%

3 Year Benefit Period Automatic Benefit Increase Option			
Issue Age	RR.LTC.(0798)	UU.LTC.(0916)	Difference
40	2,624	7,997	-67%
52	3,086	6,710	-54%
57	3,390	6,633	-49%
62	3,935	6,773	-42%
67	5,007	7,924	-37%
72	7,043	9,847	-28%
77	9,057	12,164	-26%

3 Year Benefit Period Automatic Additional Purchase Benefit			
Issue Age	RR.LTC.(0798)	UU.LTC.(0916)	Difference
40	570	1,159	-51%
52	955	1,562	-39%
57	1,221	1,895	-36%
62	1,663	2,432	-32%
67	2,469	3,441	-28%
72	4,064	5,166	-21%
77	5,913	7,753	-24%

6 Year Benefit Period No Indexing			
Issue Age	RR.LTC.(0798)	UU.LTC.(0916)	Difference
40	721	1,620	-56%
52	1,215	2,258	-46%
57	1,555	2,795	-44%
62	2,113	3,650	-42%
67	3,131	5,162	-39%
72	5,137	7,716	-33%
77	8,161	11,608	-30%

6 Year Benefit Period Automatic Benefit Increase Option			
Issue Age	RR.LTC.(0798)	UU.LTC.(0916)	Difference
40	3,751	12,001	-69%
52	4,377	10,004	-56%
57	4,791	9,899	-52%
62	5,538	10,122	-45%
67	7,018	11,890	-41%
72	9,936	14,790	-33%
77	13,886	18,681	-26%

6 Year Benefit Period Automatic Additional Purchase Benefit			
Issue Age	RR.LTC.(0798)	UU.LTC.(0916)	Difference
40	787	1,719	-54%
52	1,341	2,403	-44%
57	1,727	2,998	-42%
62	2,354	3,939	-40%
67	3,505	5,634	-38%
72	5,772	8,543	-32%
77	9,209	13,424	-31%

Northwestern Long Term Care Insurance Company

Lifetime Pay Long-Term Care Policy Annual Premium

\$155 Maximum Daily Limit for RR.LTC.(0798) Revised Sex Neutral Rates, 91 Day Beginning Date

\$4,715 Maximum Monthly Limit for UU.LTC.(0916) Sex Distinct New Business Rates - 50% Male, 50% Female Blend, 12 Week Elimination Period

Spousal - Two Insured Discount

3 Year Benefit Period No Indexing			
Issue Age	RR.LTC.(0798)	UU.LTC.(0916)	Difference
40	460	889	-48%
52	763	1,177	-35%
57	972	1,432	-32%
62	1,318	1,827	-28%
67	1,951	2,565	-24%
72	3,199	3,792	-16%
77	4,639	5,574	-17%

3 Year Benefit Period Automatic Benefit Increase Option			
Issue Age	RR.LTC.(0798)	UU.LTC.(0916)	Difference
40	2,231	6,062	-63%
52	2,623	5,028	-48%
57	2,881	4,972	-42%
62	3,345	5,107	-34%
67	4,256	5,960	-29%
72	5,987	7,447	-20%
77	7,698	9,229	-17%

3 Year Benefit Period Automatic Additional Purchase Benefit			
Issue Age	RR.LTC.(0798)	UU.LTC.(0916)	Difference
40	485	912	-47%
52	812	1,212	-33%
57	1,038	1,475	-30%
62	1,414	1,893	-25%
67	2,099	2,667	-21%
72	3,454	3,977	-13%
77	5,026	5,954	-16%

6 Year Benefit Period No Indexing			
Issue Age	RR.LTC.(0798)	UU.LTC.(0916)	Difference
40	613	1,263	-51%
52	1,033	1,744	-41%
57	1,321	2,161	-39%
62	1,796	2,816	-36%
67	2,661	3,971	-33%
72	4,366	5,893	-26%
77	6,937	8,841	-22%

6 Year Benefit Period Automatic Benefit Increase Option			
Issue Age	RR.LTC.(0798)	UU.LTC.(0916)	Difference
40	3,188	9,026	-65%
52	3,721	7,438	-50%
57	4,072	7,372	-45%
62	4,707	7,587	-38%
67	5,966	8,882	-33%
72	8,445	11,077	-24%
77	11,803	14,025	-16%

6 Year Benefit Period Automatic Additional Purchase Benefit			
Issue Age	RR.LTC.(0798)	UU.LTC.(0916)	Difference
40	669	1,335	-50%
52	1,140	1,850	-38%
57	1,468	2,306	-36%
62	2,001	3,023	-34%
67	2,979	4,305	-31%
72	4,906	6,479	-24%
77	7,827	10,104	-23%

Northwestern Long Term Care Insurance Company

Side by Side Comparison of UU.LTC.(0916) New Business Premium Rates and RS.LTC.(1101) and RS.LTC.(0708) Revised Premium Rates

The UU.LTC.(0916) policy form currently available for sale has two spousal/companion discounts available, a spousal one insured discount and a spousal two insured discount. The spousal one discount is for an individual who has a spouse or companion but their spouse or companion does not apply or is not medically approved for coverage. The spousal two discount is available for an individual if both associated spouses are medically approved for a current series policy and both policies are put in force. The RS.LTC.(1101) and RS.LTC.(0708) policy forms only have one spousal/companion discount. This discount is a spousal two insured discount, where both spouses must have applied and been insurable in order to be eligible for the discount. Since RS.LTC.(1101) and RS.LTC.(0708) do not have a spousal one discount, the premiums for the UU.LTC.(0916) spousal one premiums are compared to the RS.LTC.(1101) and RS.LTC.(0708) single premiums in this document. The UU.LTC.(0916) single and spousal two premiums are compared to the corresponding RS.LTC.(1101) and RS.LTC.(0708) single and spousal two premiums.

Premium rates under the UU.LTC.(0916) policy form are on a sex distinct basis, whereas RS.LTC.(1101) and RS.LTC.(0708) premium rates are on a sex neutral basis. In order to compare the sex neutral rates to the sex distinct rates, the following Male-Female blend has been applied to the UU.LTC.(0916) rates for each discount type, consistent with the actual in force gender mix for RS.LTC.(1101) and RS.LTC.(0708):

Single/Spousal 1: 38% Male, 62% Female

Spousal 2: 50% Male, 50% Female

The UU.LTC.(0916) policy form provides reimbursement up to a monthly limit and a 12 week elimination period, whereas the RS.LTC.(1101) and RS.LTC.(0708) forms provide reimbursement up to a daily limit and a 91 day beginning date. Since the monthly amount provides greater value to the policyholder, we have reduced the UU.LTC.(0916) new business premiums by 5% for the comparisons to RS.LTC.(1101) and RS.LTC.(0708) in this document.

The RS.LTC.(1101) and RS.LTC.(0708) revised premium rates are lower than the UU.LTC.(0916) new business premium rates for all policy types and issue ages.

Northwestern Long Term Care Insurance Company

Lifetime Pay Long-Term Care Policy Annual Premium

\$155 Maximum Daily Limit for RS.LTC.(1101) and RS.LTC.(0708) Revised Sex Neutral Rates, 91 Day Beginning Date

\$4,715 Maximum Monthly Limit for UU.LTC.(0916) Sex Distinct New Business Rates - 38% Male, 62% Female Blend, 12 Week Elimination Period

No Discount/Single

3 Year Benefit Period No Indexing			
RS.LTC.(1101) and			
Issue Age	RS.LTC.(0708)	UU.LTC.(0916)	Difference
25	541	847	-36%
30	541	930	-42%
35	541	1,035	-48%
40	541	1,156	-53%
52	897	1,543	-42%
57	1,144	1,875	-39%
62	1,550	2,392	-35%
67	2,296	3,367	-32%
72	3,763	4,993	-25%
77	5,458	7,348	-26%

3 Year Benefit Period Automatic Benefit Increase Option			
RS.LTC.(1101) and			
Issue Age	RS.LTC.(0708)	UU.LTC.(0916)	Difference
25	2,624	10,196	-74%
30	2,624	9,379	-72%
35	2,624	8,726	-70%
40	2,624	8,082	-68%
52	3,086	6,752	-54%
57	3,390	6,675	-49%
62	3,935	6,831	-42%
67	5,007	7,984	-37%
72	7,043	9,942	-29%
77	9,057	12,297	-26%

3 Year Benefit Period Automatic Additional Purchase Benefit			
RS.LTC.(1101) and			
Issue Age	RS.LTC.(0708)	UU.LTC.(0916)	Difference
25	570	868	-34%
30	570	955	-40%
35	570	1,064	-46%
40	570	1,188	-52%
52	955	1,593	-40%
57	1,221	1,934	-37%
62	1,663	2,483	-33%
67	2,469	3,507	-30%
72	4,064	5,251	-23%
77	5,913	7,874	-25%

6 Year Benefit Period No Indexing			
RS.LTC.(1101) and			
Issue Age	RS.LTC.(0708)	UU.LTC.(0916)	Difference
25	721	1,151	-37%
30	721	1,287	-44%
35	721	1,464	-51%
40	721	1,654	-56%
52	1,215	2,298	-47%
57	1,555	2,846	-45%
62	2,113	3,713	-43%
67	3,131	5,246	-40%
72	5,137	7,820	-34%
77	8,161	11,752	-31%

6 Year Benefit Period Automatic Benefit Increase Option			
RS.LTC.(1101) and			
Issue Age	RS.LTC.(0708)	UU.LTC.(0916)	Difference
25	3,751	15,362	-76%
30	3,751	14,096	-73%
35	3,751	13,116	-71%
40	3,751	12,092	-69%
52	4,377	10,037	-56%
57	4,791	9,938	-52%
62	5,538	10,187	-46%
67	7,018	11,950	-41%
72	9,936	14,879	-33%
77	13,886	18,811	-26%

6 Year Benefit Period Automatic Additional Purchase Benefit			
RS.LTC.(1101) and			
Issue Age	RS.LTC.(0708)	UU.LTC.(0916)	Difference
25	787	1,212	-35%
30	787	1,358	-42%
35	787	1,546	-49%
40	787	1,753	-55%
52	1,341	2,443	-45%
57	1,727	3,047	-43%
62	2,354	3,999	-41%
67	3,505	5,711	-39%
72	5,772	8,635	-33%
77	9,209	13,530	-32%

Northwestern Long Term Care Insurance Company

Lifetime Pay Long-Term Care Policy Annual Premium

\$155 Maximum Daily Limit for RS.LTC.(1101) and RS.LTC.(0708) Revised Sex Neutral Rates, 91 Day Beginning Date

\$4,715 Maximum Monthly Limit for UU.LTC.(0916) Sex Distinct New Business Rates - 38% Male, 62% Female Blend, 12 Week Elimination Period

Spousal - One Insured Discount

3 Year Benefit Period No Indexing			
RS.LTC.(1101) and			
Issue Age	RS.LTC.(0708)	UU.LTC.(0916)	Difference
25	541	804	-33%
30	541	883	-39%
35	541	983	-45%
40	541	1,098	-51%
52	897	1,466	-39%
57	1,144	1,781	-36%
62	1,550	2,272	-32%
67	2,296	3,198	-28%
72	3,763	4,744	-21%
77	5,458	6,981	-22%

3 Year Benefit Period Automatic Benefit Increase Option			
RS.LTC.(1101) and			
Issue Age	RS.LTC.(0708)	UU.LTC.(0916)	Difference
25	2,624	9,686	-73%
30	2,624	8,910	-71%
35	2,624	8,290	-68%
40	2,624	7,677	-66%
52	3,086	6,414	-52%
57	3,390	6,341	-47%
62	3,935	6,489	-39%
67	5,007	7,585	-34%
72	7,043	9,445	-25%
77	9,057	11,682	-22%

3 Year Benefit Period Automatic Additional Purchase Benefit			
RS.LTC.(1101) and			
Issue Age	RS.LTC.(0708)	UU.LTC.(0916)	Difference
25	570	825	-31%
30	570	907	-37%
35	570	1,011	-44%
40	570	1,129	-49%
52	955	1,513	-37%
57	1,221	1,838	-34%
62	1,663	2,359	-29%
67	2,469	3,332	-26%
72	4,064	4,989	-19%
77	5,913	7,480	-21%

6 Year Benefit Period No Indexing			
RS.LTC.(1101) and			
Issue Age	RS.LTC.(0708)	UU.LTC.(0916)	Difference
25	721	1,094	-34%
30	721	1,223	-41%
35	721	1,390	-48%
40	721	1,572	-54%
52	1,215	2,183	-44%
57	1,555	2,704	-42%
62	2,113	3,528	-40%
67	3,131	4,984	-37%
72	5,137	7,429	-31%
77	8,161	11,164	-27%

6 Year Benefit Period Automatic Benefit Increase Option			
RS.LTC.(1101) and			
Issue Age	RS.LTC.(0708)	UU.LTC.(0916)	Difference
25	3,751	14,594	-74%
30	3,751	13,392	-72%
35	3,751	12,460	-70%
40	3,751	11,488	-67%
52	4,377	9,536	-54%
57	4,791	9,441	-49%
62	5,538	9,677	-43%
67	7,018	11,353	-38%
72	9,936	14,135	-30%
77	13,886	17,871	-22%

6 Year Benefit Period Automatic Additional Purchase Benefit			
RS.LTC.(1101) and			
Issue Age	RS.LTC.(0708)	UU.LTC.(0916)	Difference
25	787	1,152	-32%
30	787	1,290	-39%
35	787	1,469	-46%
40	787	1,665	-53%
52	1,341	2,321	-42%
57	1,727	2,894	-40%
62	2,354	3,799	-38%
67	3,505	5,426	-35%
72	5,772	8,203	-30%
77	9,209	12,853	-28%

Northwestern Long Term Care Insurance Company

Lifetime Pay Long-Term Care Policy Annual Premium

\$155 Maximum Daily Limit for RS.LTC.(1101) and RS.LTC.(0708) Revised Sex Neutral Rates, 91 Day Beginning Date

\$4,715 Maximum Monthly Limit for UU.LTC.(0916) Sex Distinct New Business Rates - 50% Male, 50% Female Blend, 12 Week Elimination Period

Spousal - Two Insured Discount

3 Year Benefit Period No Indexing			
RS.LTC.(1101) and			
Issue Age	RS.LTC.(0708)	UU.LTC.(0916)	Difference
25	460	657	-30%
30	460	720	-36%
35	460	799	-42%
40	460	889	-48%
52	763	1,177	-35%
57	972	1,432	-32%
62	1,318	1,827	-28%
67	1,951	2,565	-24%
72	3,199	3,792	-16%
77	4,639	5,574	-17%

3 Year Benefit Period Automatic Benefit Increase Option			
RS.LTC.(1101) and			
Issue Age	RS.LTC.(0708)	UU.LTC.(0916)	Difference
25	2,231	7,679	-71%
30	2,231	7,059	-68%
35	2,231	6,558	-66%
40	2,231	6,062	-63%
52	2,623	5,028	-48%
57	2,881	4,972	-42%
62	3,345	5,107	-34%
67	4,256	5,960	-29%
72	5,987	7,447	-20%
77	7,698	9,229	-17%

3 Year Benefit Period Automatic Additional Purchase Benefit			
RS.LTC.(1101) and			
Issue Age	RS.LTC.(0708)	UU.LTC.(0916)	Difference
25	485	674	-28%
30	485	738	-34%
35	485	821	-41%
40	485	912	-47%
52	812	1,212	-33%
57	1,038	1,475	-30%
62	1,414	1,893	-25%
67	2,099	2,667	-21%
72	3,454	3,977	-13%
77	5,026	5,954	-16%

6 Year Benefit Period No Indexing			
RS.LTC.(1101) and			
Issue Age	RS.LTC.(0708)	UU.LTC.(0916)	Difference
25	613	887	-31%
30	613	990	-38%
35	613	1,121	-45%
40	613	1,263	-51%
52	1,033	1,744	-41%
57	1,321	2,161	-39%
62	1,796	2,816	-36%
67	2,661	3,971	-33%
72	4,366	5,893	-26%
77	6,937	8,841	-22%

6 Year Benefit Period Automatic Benefit Increase Option			
RS.LTC.(1101) and			
Issue Age	RS.LTC.(0708)	UU.LTC.(0916)	Difference
25	3,188	11,517	-72%
30	3,188	10,558	-70%
35	3,188	9,811	-68%
40	3,188	9,026	-65%
52	3,721	7,438	-50%
57	4,072	7,372	-45%
62	4,707	7,587	-38%
67	5,966	8,882	-33%
72	8,445	11,077	-24%
77	11,803	14,025	-16%

6 Year Benefit Period Automatic Additional Purchase Benefit			
RS.LTC.(1101) and			
Issue Age	RS.LTC.(0708)	UU.LTC.(0916)	Difference
25	669	932	-28%
30	669	1,042	-36%
35	669	1,182	-43%
40	669	1,335	-50%
52	1,140	1,850	-38%
57	1,468	2,306	-36%
62	2,001	3,023	-34%
67	2,979	4,305	-31%
72	4,906	6,479	-24%
77	7,827	10,104	-23%

Northwestern Long Term Care Insurance Company

Side by Side Comparison of UU.LTC.(0916) New Business Premium Rates and TT.LTC.(1010) Revised Premium Rates

Premium rates under the UU.LTC.(0916) policy form are on a sex distinct basis, whereas TT.LTC.(1010) premium rates are on a sex neutral basis. In order to compare the sex neutral rates to the sex distinct rates, the following Male-Female blend has been applied to the UU.LTC.(0916) rates for each discount type, consistent with the actual inforce gender mix for TT.LTC.(1010):

Single: 40% Male, 60% Female

Spousal 1: 44% Male, 56% Female

Spousal 2: 50% Male, 50% Female

The TT.LTC.(1010) revised premium rates are lower than the UU.LTC.(0916) new business premium rates for all policy types and issue ages.

Northwestern Long Term Care Insurance Company

Lifetime Pay Long-Term Care Policy Annual Premium

\$5,000 Maximum Monthly Limit for TT.LTC.(1010) Revised Sex Neutral Rates

\$5,000 Maximum Monthly Limit for UU.LTC.(0916) Sex Distinct New Business Rates - 40% Male, 60% Female Blend

No Discount/Single, 12 Week Elimination Period

3 Year Benefit Period No Indexing			
Issue Age	TT.LTC.(1010)	UU.LTC.(0916)	Difference
25	535	938	-43%
30	590	1,030	-43%
35	645	1,146	-44%
40	710	1,279	-44%
52	1,175	1,705	-31%
57	1,500	2,072	-28%
62	2,035	2,643	-23%
67	3,015	3,719	-19%
72	4,945	5,513	-10%
77	7,170	8,111	-12%

3 Year Benefit Period Automatic Benefit Increase Option			
Issue Age	TT.LTC.(1010)	UU.LTC.(0916)	Difference
25	3,275	11,242	-71%
30	3,330	10,340	-68%
35	3,385	9,618	-65%
40	3,450	8,905	-61%
52	4,050	7,431	-45%
57	4,450	7,347	-39%
62	5,170	7,523	-31%
67	6,575	8,791	-25%
72	9,255	10,953	-16%
77	11,900	13,551	-12%

3 Year Benefit Period Automatic Additional Purchase Benefit			
Issue Age	TT.LTC.(1010)	UU.LTC.(0916)	Difference
25	565	962	-41%
30	625	1,057	-41%
35	680	1,178	-42%
40	750	1,314	-43%
52	1,250	1,759	-29%
57	1,600	2,137	-25%
62	2,185	2,743	-20%
67	3,245	3,873	-16%
72	5,340	5,795	-8%
77	7,770	8,687	-11%

6 Year Benefit Period No Indexing			
Issue Age	TT.LTC.(1010)	UU.LTC.(0916)	Difference
25	730	1,274	-43%
30	825	1,424	-42%
35	905	1,618	-44%
40	955	1,828	-48%
52	1,615	2,537	-36%
57	2,065	3,142	-34%
62	2,800	4,099	-32%
67	4,150	5,789	-28%
72	6,815	8,623	-21%
77	10,825	12,955	-16%

6 Year Benefit Period Automatic Benefit Increase Option			
Issue Age	TT.LTC.(1010)	UU.LTC.(0916)	Difference
25	4,835	16,926	-71%
30	4,930	15,529	-68%
35	5,010	14,446	-65%
40	5,060	13,314	-62%
52	5,870	11,039	-47%
57	6,405	10,931	-41%
62	7,350	11,212	-34%
67	9,305	13,149	-29%
72	13,185	16,376	-19%
77	18,420	20,708	-11%

6 Year Benefit Period Automatic Additional Purchase Benefit			
Issue Age	TT.LTC.(1010)	UU.LTC.(0916)	Difference
25	800	1,341	-40%
30	900	1,502	-40%
35	985	1,709	-42%
40	1,045	1,936	-46%
52	1,785	2,696	-34%
57	2,295	3,362	-32%
62	3,120	4,412	-29%
67	4,645	6,298	-26%
72	7,660	9,515	-19%
77	12,215	14,898	-18%

Northwestern Long Term Care Insurance Company

Lifetime Pay Long-Term Care Policy Annual Premium

\$5,000 Maximum Monthly Limit for TT.LTC.(1010) Revised Sex Neutral Rates

\$5,000 Maximum Monthly Limit for UU.LTC.(0916) Sex Distinct New Business Rates - 44% Male, 56% Female Blend

Spousal - One Insured Discount, 12 Week Elimination Period

3 Year Benefit Period No Indexing			
Issue Age	TT.LTC.(1010)	UU.LTC.(0916)	Difference
25	455	882	-48%
30	502	968	-48%
35	548	1,076	-49%
40	604	1,199	-50%
52	999	1,594	-37%
57	1,275	1,938	-34%
62	1,730	2,473	-30%
67	2,563	3,476	-26%
72	4,203	5,148	-18%
77	6,095	7,571	-20%

3 Year Benefit Period Automatic Benefit Increase Option			
Issue Age	TT.LTC.(1010)	UU.LTC.(0916)	Difference
25	2,784	10,469	-73%
30	2,831	9,627	-71%
35	2,877	8,951	-68%
40	2,933	8,282	-65%
52	3,443	6,895	-50%
57	3,783	6,817	-45%
62	4,395	6,989	-37%
67	5,589	8,163	-32%
72	7,867	10,182	-23%
77	10,115	12,605	-20%

3 Year Benefit Period Automatic Additional Purchase Benefit			
Issue Age	TT.LTC.(1010)	UU.LTC.(0916)	Difference
25	480	905	-47%
30	531	993	-46%
35	578	1,106	-48%
40	638	1,232	-48%
52	1,063	1,644	-35%
57	1,360	1,998	-32%
62	1,857	2,565	-28%
67	2,758	3,618	-24%
72	4,539	5,406	-16%
77	6,605	8,101	-18%

6 Year Benefit Period No Indexing			
Issue Age	TT.LTC.(1010)	UU.LTC.(0916)	Difference
25	621	1,195	-48%
30	701	1,335	-47%
35	769	1,515	-49%
40	812	1,710	-53%
52	1,373	2,369	-42%
57	1,755	2,934	-40%
62	2,380	3,826	-38%
67	3,528	5,400	-35%
72	5,793	8,032	-28%
77	9,201	12,060	-24%

6 Year Benefit Period Automatic Benefit Increase Option			
Issue Age	TT.LTC.(1010)	UU.LTC.(0916)	Difference
25	4,110	15,739	-74%
30	4,191	14,436	-71%
35	4,259	13,423	-68%
40	4,301	12,363	-65%
52	4,990	10,226	-51%
57	5,444	10,129	-46%
62	6,248	10,404	-40%
67	7,909	12,193	-35%
72	11,207	15,193	-26%
77	15,657	19,221	-19%

6 Year Benefit Period Automatic Additional Purchase Benefit			
Issue Age	TT.LTC.(1010)	UU.LTC.(0916)	Difference
25	680	1,257	-46%
30	765	1,407	-46%
35	837	1,599	-48%
40	888	1,809	-51%
52	1,517	2,515	-40%
57	1,951	3,136	-38%
62	2,652	4,114	-36%
67	3,948	5,867	-33%
72	6,511	8,850	-26%
77	10,383	13,836	-25%

Northwestern Long Term Care Insurance Company

Lifetime Pay Long-Term Care Policy Annual Premium

\$5,000 Maximum Monthly Limit for TT.LTC.(1010) Revised Sex Neutral Rates

\$5,000 Maximum Monthly Limit for UU.LTC.(0916) Sex Distinct New Business Rates - 50% Male, 50% Female Blend

Spousal - Two Insured Discount, 12 Week Elimination Period

3 Year Benefit Period No Indexing			
Issue Age	TT.LTC.(1010)	UU.LTC.(0916)	Difference
25	375	732	-49%
30	413	802	-49%
35	452	890	-49%
40	497	990	-50%
52	823	1,310	-37%
57	1,050	1,594	-34%
62	1,425	2,034	-30%
67	2,111	2,856	-26%
72	3,462	4,222	-18%
77	5,019	6,206	-19%

3 Year Benefit Period Automatic Benefit Increase Option			
Issue Age	TT.LTC.(1010)	UU.LTC.(0916)	Difference
25	2,293	8,550	-73%
30	2,331	7,860	-70%
35	2,370	7,302	-68%
40	2,415	6,750	-64%
52	2,835	5,598	-49%
57	3,115	5,536	-44%
62	3,619	5,686	-36%
67	4,603	6,636	-31%
72	6,479	8,292	-22%
77	8,330	10,276	-19%

3 Year Benefit Period Automatic Additional Purchase Benefit			
Issue Age	TT.LTC.(1010)	UU.LTC.(0916)	Difference
25	396	750	-47%
30	438	822	-47%
35	476	914	-48%
40	525	1,016	-48%
52	875	1,350	-35%
57	1,120	1,642	-32%
62	1,530	2,108	-27%
67	2,272	2,970	-24%
72	3,738	4,428	-16%
77	5,439	6,630	-18%

6 Year Benefit Period No Indexing			
Issue Age	TT.LTC.(1010)	UU.LTC.(0916)	Difference
25	511	988	-48%
30	578	1,102	-48%
35	634	1,248	-49%
40	669	1,406	-52%
52	1,131	1,942	-42%
57	1,446	2,406	-40%
62	1,960	3,136	-38%
67	2,905	4,422	-34%
72	4,771	6,562	-27%
77	7,578	9,844	-23%

6 Year Benefit Period Automatic Benefit Increase Option			
Issue Age	TT.LTC.(1010)	UU.LTC.(0916)	Difference
25	3,385	12,824	-74%
30	3,451	11,756	-71%
35	3,507	10,924	-68%
40	3,542	10,050	-65%
52	4,109	8,282	-50%
57	4,484	8,208	-45%
62	5,145	8,448	-39%
67	6,514	9,890	-34%
72	9,230	12,334	-25%
77	12,894	15,616	-17%

6 Year Benefit Period Automatic Additional Purchase Benefit			
Issue Age	TT.LTC.(1010)	UU.LTC.(0916)	Difference
25	476	1,038	-54%
30	536	1,160	-54%
35	586	1,316	-55%
40	622	1,486	-58%
52	1,062	2,060	-48%
57	1,366	2,568	-47%
62	1,856	3,366	-45%
67	2,764	4,794	-42%
72	4,558	7,214	-37%
77	7,268	11,250	-35%

Northwestern Long Term Care Insurance Co.
NAIC # 860-69000
FEIN # 36-2258318

Gregory Gurlik, FSA, MAAA
Actuary
Phone: (414) 665-1659
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January 9th, 2018

This rate increase request is a follow-up to a previous rate increase request where the state of Pennsylvania approved a rate increase that was less than what was requested. The SERFF number associate with our previous filing is NWST-130590081 and was originally filed on 10/03/2016 and a rate increase was approved on 01/10/2017. The previously requested rate increase was the first rate increase ever requested on these policy forms.

We are now requesting the remaining portion of our previous rate increase request. In fact, across most of the rest of the country we have already received approval for the rate increase that was requested previously. Our goal with this follow-up filing is to align the rate increases for policyowners in the state of Pennsylvania with rest of the country to ensure greater equity nationwide.

These guaranteed renewable products include lifetime pay and limited pay (TT series policy forms only) premiums with benefit period offerings of three years, six years and lifetime.

The table below summarizes the previously approved rate increase, the currently requested rate increase and the cumulative increase (assuming that the requested rate increase is approved). The currently requested increase will be effective no sooner than one year after the effective date of the previously approved increase.

Lifetime Pay Policies

Benefit Period	Previously Approved Increase	Currently Requested Increase	Cumulative Increase
3 Year	10%	0%*	10%
6 Year	20%	4.2%	25%
Lifetime	20%	8.3%	30%

* No further rate increases are being requested for lifetime pay 3 year benefit period policies since the 10% rate increase that had been requested previously was approved.

Limited Pay Policies (for TT series policy forms only)

Benefit Period	Previously Approved Increase	Currently Requested Increase	Cumulative Increase
3 Year	20%	4.2%	25%
6 Year	20%	5.8%	27%
Lifetime	20%	7.5%	29%

The overall average currently requested and cumulative rate increases are described in Exhibit 2.

We don't make the decision to increase premiums lightly. However, we believe that in the best interest of all our policyowners, this action is prudent to sustain the financial well-being of the product line, and to strengthen our ability to pay future claims.

All policyowners will receive notification of any premium increase at least 60-days prior to the effective date of the increase per regulatory requirements. However, wherever possible the company intends to extend the notification period up to 120 days to ensure additional time for policyowners to work with their financial representatives to determine the most appropriate course of action in preparing for the rate increase.

2016 and 2017 YTD Experience

Our previous rate increase filing was based on actual experience through year-end 2015. This rate increase filing includes actual experience through year-end 2016. The tables below show that actual 2016 and year-to-date 2017 experience was significantly higher than expected based on our previous rate increase filing. The actual-to-expected 2016 loss ratio was 142%, with the RR & RS series of contracts, which represent the majority of the business, having the worst relative experience. The actual-to-expected 2017 YTD loss ratio was 157%.

Note that the original expected 2016 and 2017 loss ratios from our previous filing have been restated to only include waived premiums in incurred claims (the numerator), but not deducted from earned premium (the denominator), as was done with in our previous filing. The overall impact of this shortcoming was a modest reduction in the overall lifetime loss ratios of 7% to 9% and had no impact on the rate increase we requested last time or what we are requesting this time.

Loss Ratio Summary – 2016 Calendar Year Results Nationwide

Series	2016 Calendar Year Projected Loss Ratios		2016 Calendar Year Actual Loss Ratio ²	Actual to Restated Original Rate Increase Filing Projection
	Original Rate Increase Filing ¹	Restated Original Rate Increase Filing ²		
RR	73.4%	68.6%	138.3%	201%
RS	24.3%	24.0%	32.2%	134%
TT2010	6.2%	6.1%	4.4%	71%
Total	19.9%	19.7%	27.9%	142%

1 Waived premiums included in incurred claims (numerator) and deducted from earned premium (denominator).

2 Waived premiums included in incurred claims only (numerator) but not deducted from earned premium (denominator).

Loss Ratio Summary –2017 YTD Results Nationwide

Series	2017 Calendar Year Projected Loss Ratios		2017 YTD Calendar Year Actual Loss Ratio ²	Actual to Restated Original Rate Increase Filing Projection
	Original Rate Increase Filing ¹	Restated Original Rate Increase Filing ²		
RR	75.1%	70.4%	142.6%	203%
RS	27.5%	27.1%	41.9%	155%
TT2010	8.2%	8.1%	9.2%	113%
Total	22.6%	22.3%	35.1%	157%

1 Waived premiums included in incurred claims (numerator) and deducted from earned premium (denominator).

2 Waived premiums included in incurred claims only (numerator) but not deducted from earned premium (denominator).

Updated Assumptions

The requested rate increase is due to people living longer, holding onto their policies longer, going on claim more frequently, and staying on claim longer than originally assumed. We have included a summary of assumptions for the proposed filing compared to the original pricing assumptions in the actuarial memorandums. There are also morbidity, mortality and lapse experience exhibits included in the Experience Exhibits document to support our current assumptions outlined in the Actuarial Memorandum.

The assumptions for this rate increase filing are largely the same as our previous inforce rate increase filing from last year with the following exceptions:

- The lapse assumptions for this filing are based on actual lapse experience. The lapse assumption underlying this filing is a bit different than our original rate increase filing. The primary change to the lapse assumption is that the ultimate lapse rate of 0.5% begins in duration 16, rather than duration nine. We also recalibrated the lapse rate assumptions in the first 10 durations to more closely align with actual experience. This change was based on an updated review of actual experience that indicated that the ultimate lapse rate of 0.5% was still appropriate but begins at a later duration. Overall this change had a negligible impact on the overall loss ratio projections from our previous rate increase filing from last year.
- A recent review of our Automatic Additional Purchase Benefit (AAPB) election rate experience was also conducted in 2017. Based on this review we have changed our AAPB election rate assumption from a level 90% to an assumption that varies by the number of past AAPB declines (policyowners are only allowed to decline two increase) and policy duration. Further details regarding the change to this assumption is described in the actuarial memorandums. This assumption change had an overall negligible impact on the projected lifetime loss ratios.

Disabled Life Reserve Strengthening

Disabled life reserves are generally based on the most recent claim costs developed for pricing purposes. At the time of our original rate increase request this was the 2011 Milliman Guidelines with the expectation that the basis would be updated to the 2014 Milliman Guidelines in the near future. As of April 2017, the morbidity basis was updated to the 2014 Milliman Guidelines for all inforce claims, as well as projected future claims.

The disabled life reserve strengthening results in generally higher projected incurred claims in 2017 and later. However, this change resulted in a relatively small overall increase to the lifetime loss ratio of roughly 0-1%.

Policyowner Options

We understand that an inforce rate increase may be difficult for our policyowners, so that is why we are offering several options for reducing coverage if they decide not to maintain their current coverage level. These options include decreasing their benefit period, decreasing their maximum monthly or daily limit (MML/MDL), decreasing their inflation percentage or dropping it altogether, increasing their elimination period, dropping any additional benefits, or some combination of these benefit reduction options.

Even though this rate increase does not meet the definition of a substantial premium increase under the NAIC LTC Model Regulation for the majority of policies involved, we are providing the Contingent Non-forfeiture Benefit to all policyowners with the lifetime premium payment period who do not pay their premiums within 120 days of their rate increase premium due date. This paid up benefit would be equal to the sum of premiums paid from issue. Policyowners with limited pay premium payment periods have the NAIC's optional Non-forfeiture Benefit

automatically included in their policies, and will be administered under the provisions of that feature.

Policyowner Notification Letter

To help our policyowners plan for this rate increase, we will be providing policyowners with a rate increase notification letter at least 60 days prior to the policyowner's policy anniversary date on which the rate increase will take effect. This will satisfy the required rate increase notification and consumer disclosure elements outlined in the revised NAIC model regulation, model bulletin, and Guidance Manual within the mandatory timeframes for notice and policyowner action. In addition, this letter will lay out policyowner options for maintaining or reducing their premiums and the resulting impact each option has on their premium. This additional information will help our clients to make an informed decision regarding their rate increase. A sample of the letter is included in this filing.

Dividends

All of Northwestern Long Term Care Insurance Company's (NLTC) policy forms are participating and eligible for dividends. In fact, from 2007 through 2013 NLTC paid a relatively small amount of dividends on these policy forms. These historical dividends are not included in the loss ratio demonstrations in Exhibit 1. However, their inclusion would have resulted in a relatively small increase to the overall lifetime loss ratios.

If a premium increase is approved, and experience develops such that pricing margins materialize at some point in the future, as participating policies, dividends may once again be payable, subject to the approval of the company's Board.

After a thorough review of this filing, we hope that you agree that the proposed rates are justified and appropriate in order to provide us with a prompt approval. Please review the additional supporting materials included in this filing and feel free to let me know if you have any additional questions or concerns.

Sincerely,



Gregory Gurlik, FSA, MAAA
Actuary

[Month DD, YYYY]

[LIFE ADDRESS1]
[LIFE ADDRESS2]
[LIFE ADDRESS3]
[LIFE ADDRESS4]

Re: [LifeFname LifeLname] LTC[policy no] ISA [#####]

Dear [LifeFname LifeLname]:

Northwestern Long Term Care Insurance Company (NLTC) is committed to ensuring that long-term care insurance benefits will be available when our policyowners need them. We previously notified you of an inforce premium increase on your long-term care policy effective [anniversary date]. As we explained in that notification letter, the increase approved by the state of Pennsylvania and applied to your policy at that time was less than what was requested by the Company. Therefore, it was necessary to request an additional premium increase in your state, which was granted and is described further in this letter. We value you as a policyowner and understand that a premium increase may be unsettling. Please know that we are committed to helping you understand your options so that you can make the best decision for you. Please read this letter carefully and in its entirety. It contains important information about your coverage and the benefit options available to you.

About this Increase

Important information about the premium increase for your policy is provided in the following chart. [As a reminder, your policy has the Automatic Additional Purchase Benefit provision to help keep your coverage in line with rising costs of long-term care. This optional benefit provision automatically increases the policy benefit and premium annually. You have the option of declining these increases. For this reason the chart provides you with your new premium with and without the AAPB benefit increase.]

Premium and Benefit Breakdown

[POLICY BENEFIT]	CURRENT [MODE] PREMIUM	NEW [MODE] PREMIUM	PREMIUM INCREASE AMOUNT	EFFECTIVE DATE
[MML/MDL] [\$xx,xxx Without the AAPB increase]	[\$00,000.00]	[\$00,000.00]	[\$0,000.00]	[00/00/0000]
[MML/MDL] [\$xx,xxx With the AAPB increase]	[\$00,000.00]	[\$00,000.00]	[\$00,000.00]	[00/00/0000]

[Important Information about your Automatic Additional Purchase Benefit (AAPB): You can decline this scheduled AAPB increase by completing and returning the enclosed Personalized Options Form on or before [anniversary date.] Your Automatic Additional Purchase Benefit gives you the option to increase your coverage every year on the policy anniversary until two annual AAPB increases have been declined.] [To date you have declined one AAPB increase.] [After two AAPB increases have been declined, you will no longer receive annual AAPB increases unless you later qualify for and receive long term care benefits.]

It is important to know that no individual has been singled out for an increase, nor is the increase due to a change in your age, health, claims history, or any other individual characteristic. We are increasing premiums for all similarly-situated policyowners who purchased their policy in Pennsylvania, as authorized by the Pennsylvania Insurance Department. While we hope it does not become necessary, premium rates are not guaranteed and may be increased again in the future under the terms of your policy.

[No action is needed while your premium is being waived. Since you are currently receiving benefits and not paying premiums due to the Waiver of Premium provision in your policy, you do not need to pay the new premium at this time. This letter is notifying you that the premium increase illustrated above will become payable in the future if and when your claim for benefits ends and the Waiver of Premium provision is no longer in effect.]

Understanding your Options

If you do not want to or cannot pay the increased premium, you have several options available to help reduce the impact of the increase.

- **Policy Change Options:** We've included a detailed list of policy change options that are available to help offset the premium increase. These options involve reducing the level of benefits available under your policy with a corresponding reduction in your premium.
- **Personalized Options Form:** We've also provided you with an illustration of your current key policy benefits that shows how your premium would change if you elect to reduce one of these benefits.
- **Need Assistance:** If you would like to see what your premium would be if you made more than one change to your policy, or you want to consider changing a benefit not illustrated in the Personalized Options Form, **please contact our customer care team at (855) 236-3861**. We will be happy to provide you with this information and answer questions about these options.

We recommend that you review all options available to you, including paying the increased premium and reducing your available benefits, with your family members to determine the approach that is most appropriate to your needs. Your Northwestern Mutual Financial Representative can also help you understand these options and how they fit into your overall plan. You may wish to contact the State Health Insurance Assistance Program (SHIP) located in your state if you need additional counseling to determine how to proceed. Please go to www.shiptalk.org to find the nearest SHIP to you. You may also wish to contact the Pennsylvania Insurance Department at www.insurance.pa.gov.

Next Steps – Decision required by [include anniversary date]

[If on claim leave the preceding heading and this section off letter]

NO ACTION IS NEEDED if you decide to accept the premium increase. If we do not hear from you about electing a policy change option by [anniversary date], we will assume that you have accepted the new premium rate. Your premium bill will be adjusted to reflect the increased premium amount. If you pay by automatic deduction from a designated account, please be aware that the transfer from that account will be at the new premium amount. If your payment is made via a third-party account or online banking, please make appropriate arrangements, if necessary, prior to [anniversary date] to revise the payment amount.

ACTION IS NEEDED BY [ANNIVERSARY DATE] if you elect to reduce benefits to offset the impact of the premium increase:

- Use the enclosed Personalized Options Form to elect one of the illustrated options by checking the applicable box next to the desired change, then sign and return it in the enclosed envelope by [anniversary date]. You will receive a premium notice reflecting the increased premium prior to your anniversary date unless you make a change before [25 days prior to anniversary date]. However if we receive your change request by [anniversary date] we will make the change and send you a revised premium notice.
- Or, contact our customer care team to discuss policy change options not illustrated in the Personalized Options Form, such as electing a combination of changes to your available benefits. We are here to help Monday through Friday 8:00 AM to 5:00 PM CST at (855) 236-3861.
- Please note that if we do not hear from you and you do not pay the increased premium by the premium due date, we will assume you have selected the [Contingent] Non-Forfeiture Option as described in the Personalized Options Form.

Importance of LTC Insurance

The need for care can be one of the most significant challenges a person can face, both personally and financially. We have seen the difference this insurance has made in the lives of our customers and their family members. Although the cost for this insurance is increasing, it provides valuable coverage that may not be available from health insurance or government programs.

For Further Assistance

We are committed to ensuring that long-term care benefits will be available to you when you need them. Our dedicated customer care team at (855) 236-3861 is here to help you understand this increase and your options Monday through Friday, 8:00 AM to 5:00 PM CST. You may also visit www.northwesternmutual.com/ltc for more information.

Sincerely,

A handwritten signature in black ink that reads "Kamilah Williams-Kemp". The signature is written in a cursive style with a large, stylized 'K' and 'W'.

Kamilah Williams-Kemp
President and Chief Executive Officer
Northwestern Long Term Care
Insurance Company

[Enclosures: Policy Change Options and Personalized Options Form]

Policy Change Options

There are several options available to you if you choose to offset the increased premium. Each option should be viewed in light of your individual insurance needs and financial situation, and you should consult with family members and advisors before making a change. Please be advised that, once you make an election that results in a reduction of your benefits, you may not be able to increase your benefits at a later time, even if you offer to pay the increased premium amount that results from the coming premium increase.

The following options can help offset your premium increase ¹:

- Reduce the **maximum amount the policy will pay** for each month/day of your care (Maximum Daily/Monthly Limit). ²
- Reduce the **minimum length of time your policy will pay benefits**³ once you begin to use benefits (Benefit Period). This will reduce the total amount of benefits payable under your policy (Benefit Account Value).
- Increase the **length of time you'll pay for your care** before the policy begins to pay benefits (Elimination Period or Beginning Date).
- [Reduce the **amount that your Daily/Monthly Limit increases each year** (inflation protection).] *[only include if policy has ABI]*
- **[Drop your current inflation protection.]** *[only include if have inflation protection]*
- **Stop paying policy premiums and keep a reduced policy.** ([Contingent] Non-Forfeiture Option.) Your benefits would be equal to the total amount of premium you have paid since you first bought the policy. [This option is only available within 120 days of the premium increase effective date.] By electing this option you will be significantly reducing your policy benefits so careful consideration should be given. *[only include the second sentence if the policy doesn't have an NFB benefit]*
- **[Drop your Non-Forfeiture benefit]** *[only include if have NFB]*
- **[Drop your Survivorship benefit]** *[only include if have Survivorship]*

Important Information: As you consider reducing your benefits, it's very important to understand the impact the change will have if you need to utilize your coverage in the future. The costs of care are rising and are expected to continue to rise. By reducing benefits, you are reducing the coverage that will be available to pay for future care. Please go to www.northwesternmutual.com/costofcare to view the average cost of care in your state.

¹ Please refer to your policy for definitions of the terms included in these options.

² If your monthly cost of care is less than your selected Maximum Monthly/Daily Limit, then the unused portion can be used to extend the period of time your coverage will last.

³ If your monthly cost of care is less than your selected Maximum Monthly/Daily Limit, then the unused portion can be used to extend the period of time your coverage will last.

Important Information Regarding [Contingent] Non-Forfeiture Option

If you allow your policy to lapse, we will reduce your policy limit (Benefit Account Value) and convert your policy to a paid-up status with no future payment of premiums required[; after the policy is paid to its anniversary date of [anniversary date], you will have up to 120 days to elect this option.]. By exercising this option you are significantly reducing your policy benefits so you should give careful consideration to the terms of this option before selecting it.

The following terms apply if you exercise this [Contingent] Non-Forfeiture option:

- No benefits will be paid in excess of your new Benefit Account Value. The new Benefit Account Value will be equal to the total amount of premiums you have paid for the policy, including any waived premiums and premiums paid for any optional additional benefits. Benefits will be paid subject to the [Maximum Daily Limit] / [Maximum Monthly Limit] benefit levels (and other coverage limits) in effect at the time you convert your policy to paid-up status.
- All optional additional benefit riders will automatically terminate.
- [No future inflation adjustments will be made pursuant to your policy's [Automatic Benefit Increase/ Automatic Additional Purchase Benefit] inflation protection option.]
- All other applicable policy provisions, conditions, and limitations will remain in effect.

Personalized Options Form

The chart below provides an illustration of how your premium will be affected if you elect to reduce any of the key benefits included in your policy. You can use this form to elect one of the changes illustrated.

Note: This form cannot be used to elect more than one change. The illustrations are based on only one change taking place effective on your next policy anniversary [include date] and may not be accurate after this date. If you would like to make more than one change, or consider a change not listed among the options provided below, please contact our customer care team at (855) 236-3861 Monday through Friday 8:00 AM – 5:00 PM CST.

Policy Benefit Change	Description	Current Benefit	New Benefit	New Premium	Policy Change Election (check only one)
[Maximum Daily Limit (MDL)] / [Maximum Monthly Limit (MML)]	<p>Reduce the maximum amount the policy will reimburse for qualifying expenses each day/month you are on claim to an amount with a corresponding premium amount similar to the amount you pay now, before the premium increase has taken effect.</p> <p>Note: You may also opt to reduce the policy [MDL/MML] to other amounts, which would result in a future premium amount that is different than what is shown on this form but is also less than the amount you would be required to pay after the premium increase takes effect.</p>	<p>[\$00,000.00]</p> <p>Please note: in certain instances the ability to reduce your MDL/MML may not be available due to state required minimum benefit limits.</p>	<p>[\$00,000.00]</p> <p>[Already at State Minimum]</p>	<p>[\$00,000.00]</p> <p>[N/A]</p>	<input type="checkbox"/>

[Benefit Period]	<p>[Reduce the minimum length of time your policy will pay benefits.] (Benefit Period).</p> <p>Note: This will reduce the total amount of benefits payable under your policy (Benefit Account Value).</p>	[Lifetime / Unlimited Benefit]	<p>[6 year Benefit Period.]</p> <p>[\$MML/\$MDL] x [72 months or 6*365 days] = Benefit Account Value (BAV) of \$00,000.00]</p>	[\$0,000.00]	<input type="checkbox"/>
[Benefit Period]	<p>[Reduce the minimum length of time your policy will pay benefits.] (Benefit Period)</p> <p>Note: This will reduce the total amount of benefits payable under your policy (Benefit Account Value).</p>	[3 year Benefit Period]	[Already at minimum available Benefit Period]	[N/A]	
[Inflation Protection]	<p>[Reduce the ABI increases to your [MML or MDL] that help benefits keep pace with the actual cost of care over time. The [MML or MDL] and Benefit Account Value will remain at their amounts as of the effective date of the policy change.] [Decline AAPB] [You will no longer receive inflation protection increases unless you qualify for and receive Long Term Care benefits.]</p>	<p>[Automatic Benefit Increase (ABI) [5][x]%]</p> <p>[Automatic Additional Purchase Benefit (AAPB)]</p>	<p>[ABI 4%]</p> <p>[ABI 3%]</p> <p>[AAPB at your current benefit amount] [\$00,000.00]</p> <p>[AAPB with no further increases] [\$00,000.00]</p>	[\$0,000.00]	<input type="checkbox"/>
[Benefit Period]	<p>[Reduce the minimum length of time your policy will pay benefits.]</p> <p>Note: This will reduce the total amount of benefits</p>	[6 year Benefit]	<p>[3 year Benefit Period.]</p> <p>[\$MML/\$MDL] x [36 months or 3*365 days]</p>	[\$00,000.00]	<input type="checkbox"/>

	payable under your policy (Benefit Account Value).		= Benefit Account Value (BAV) of \$00,000.00]		
[Contingent] Non-Forfeiture Option	Stop paying premiums and accept a significantly reduced policy benefit equal to the total amount of premium you have paid since the inception of the policy. [After the policy is paid to its anniversary date of [anniversary date], you will have up to 120 days to elect this option. Careful consideration should be made before exercising this option.	Benefit Account Value of [\$00,000.00]	Reduced Benefit Account Value [\$00,000.00]	N/A	<input type="checkbox"/>

CHANGE PROVISIONS

This form must be received in our office by **[anniversary date]** and the changes will be effective as of your policy anniversary date of **[anniversary date]**. If we do not hear from you about electing a policy change option by that date, we will assume that you have accepted the new premium rate unless the [Contingent] Non-Forfeiture option takes effect. Other than the change elected in this form, the benefits available under the policy will remain the same.

Once we've processed the change you elect, if any, we will send you a confirmation letter along with a new policy specification pages to keep with your policy contract.

[LONG TERM CARE PARTNERSHIP POLICY CHANGE DISCLOSURE

Inflation protection is a required feature of a qualifying Partnership policy. Please note that removal or reduction of the Automatic Benefit Increase inflation protection option or removal of the Automatic Additional Purchase Benefit inflation protection option may result in the loss of your policy's qualifying Partnership status, including the asset disregard feature provided by a Partnership policy. You may contact NLTC at (855) 236-3861 if you have questions about how to retain your policy's qualifying Partnership status.]

Name of Policyowner: [Policyowner Name] LTC[xxxxxxxx]

Signature of Policyowner: _____

Date: _____